The Joey Coyle Story

Six years ago, $1.2 million in cash fell off a Purolator truck onto a South Philadelphia street. A young, unemployed dockworker found the money and did what many people might do: He took it and ran. When he was finally captured, Joey Coyle became, to many, a local hero. Here, for the first time, is the inside story of Coyle's frantic week as a millionaire — his struggle with wealth, his fears of the mob, and his battle against the demons within him.

By MARK BOWDEN

• *To construct this three-part series, magazine staff writer Mark Bowden conducted extensive interviews during the last two years with Joey Coyle and most of the other key participants. Those he was unable to interview had either testified in court or given detailed statements to the Philadelphia police, which opened its case files for the preparation of this story. Dialogue is based on statements given to the police in 1981, trial testimony in 1982, and the recollections of those involved.*

First of a three-part series

FINDERS KEEPERS

SOUTH PHILADELPHIA DOES NOT call attention to itself. It is built low to the ground. In row after brick row, no house stands high above another. Brothers live across narrow streets from brothers, fathers from sons and nephews and grandsons. Down the alley, neighbors will grin at the way they can sometimes see the reflected image of his grandfather or great-uncle in the awkward way a boy runs or squints or throws a ball. When a man from South Philly says he knew a man "from the neighborhood," it means they are something closer to kin than acquaintances. A woman in South Philly might live two doors down from her most hated high school rival, who, decades later, after life has added children and pounds and worry, has become like a sister. South Philly is Catholic. It is proud and superstitious, pragmatic and devout. It harbors hate that outlasts the grave, but knows more love than hatred. It has many stories to tell, but they are like stories told inside a family, stories not readily offered to outsiders, who might miss the point for lack of context or insist upon awkward detail.

Those who grow old in the uneven matrix of its streets know more answers than they will give. For instance, there is an old expression in South Philly that a man uses when he comes into money he would rather not explain. He says, "It fell off the truck."

It means: *Don't ask.*

DAY ONE

Thursday, Feb. 26, 1981

COMING DOWN MADE JOEY COYLE feel desperate and confused. When he was high, the drug filled his chest and head with great gusts of power so that he could barely breathe or think fast enough. This was how Joe spent his nights. When he slept, it was during the day.

It had been almost a month since the union had called to give Joe work on the docks. He made good money as a longshoreman. It was where his father had worked and where his older brother worked now. Joe had never finished high school, but he had an educated feel for machinery. On the docks, they used him to repair the lifts, and he was good at it. He took pride in that. Engine grease colored gray the heavy callouses on his hands. But for more than a year, the economy had been bad in Philadelphia and there had been few chances to work. They had called him to fill in for a few weeks over the holidays. But that had been more than a month ago.

Joblessness weighed on Joe. He was 28 and still lived in his mother's house. He was devoted to his mom. His father had died of a heart attack on a night after Joe had stormed out in anger. They had quarreled about the length of Joe's hair. Eight years had passed, but the son still carried guilt that was hard to bear. Staying close with his mother helped. But now Joe's mother was sick with liver disease, and he couldn't care for her anymore. She had moved just a few blocks away to his sister Ellen's apartment. Without reason Joe blamed himself. Feelings like rejection and failure pulled at Joe, but he was not the kind to puzzle out and name the demons inside him. In the months since his mother moved out, his days blurred into nights in a syringe-fueled speeding carousel of exhilarating highs and then crushing lows as he hustled to get money to buy more of the white powder called *meth*, which he called *blow*. The drug blew away the demons of self-doubt and depression.

His home on Front Street was at the tattered edge of the tight weave of South Philly's streets, away from its strong, nurturing core. East of Front Street is a wasteland of weedy, trash-piled lots, junkyards, old brick warehouses defaced with graffiti, rusting hulks of old boxcars in forlorn rows alongside the newer cars that come and go, fenced-in lots around the trucking yards and dwindling industrial works along the Delaware River waterfront.

Over this bleak expanse, the air is tinged gray and tastes of ash. Just behind the row of houses on Joe's block loomed the giant concrete underside of Interstate 95, which casts a perpetual shadow wider than a city block. The shadow was passage from the warmth of community with its careful boundaries to a wilder world of risk and thrill and sin. When Joe was a little boy, he would cross through to search out rat holes. Then he would pour

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ILLUSTRATION BY **DAVID NOYES**

The Joey Coyle Story

Joe tore open the thick canvas. Inside the bag were tightly wrapped cellophane bundles of what looked like . . . hundred-dollar bills! "Oh, man!" said Joe. "What am I into now?"

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gasoline down all of them but one, and set them on fire. Positioned just off the one unburning hole, Joe would shoot at the fleeing rats with a bow and arrow. When he was older, he and his friends hefted TV sets from loaded boxcars to waiting arms, then ran to trade the loot for money to buy grass and beer.

For a boy, and then a young man, the wasteland beckoned. After Joe's father died, there was no counterbalance to these seductive pleasures. Joey Coyle had not outgrown those years. He lived a feckless life that was both frustrating and endearing to those who loved him.

His complexion was pale pink, his hair so thin and blond you could hardly make out the moustache he had been growing for five years or the eyebrows over his small, deepset blue eyes. Joe spoke in a raspy whisper that often turned to gruff laughter, and had no more interest in serious conversation than he had in hanging by his thumbs — which is something neighborhood bullies had once actually made him do. Trouble was immune to Joe's charm; it sought him out relentlessly, and when it stayed away, Joe managed to find it again on his own. Like the time his car stalled and blocked a street, so he popped the hood and went to work on it right there. A motorist stuck behind Joe objected and, in the ensuing brawl, drew a savage slice with a broken bottle across the left side of Joe's face that had healed into a crooked gray scar from eye to earlobe. There was nothing funny about that scar, but Joe would tell the story in a way that made people laugh, about how he finally got the man down just in time for the fuzz to arrive and blame him — which earned Joe another, official, licking.

But bad luck seemed to bounce off Joe. He would laugh and laugh even though the joke was on him. He would call it the luck of the Irish; he even had the word *Irish* tattooed on his upper right arm, with a pipe and shamrock and shillelagh. His neck and chest and arms were broad and thick, and his hands seemed oversize — so swollen from all the times he had broken them working on engines that it was hard for him to close them into fists. He could look tough, especially with that scar, but if there was anything dangerous about Joe, the danger was mostly to himself. Meth had muddied his mind so that he could not think straight for more than a few sentences. His front teeth had all been knocked out and replaced by a row of fakes. Joe had the calloused look of someone who had been knocked down a lot on hard streets, and a smile that wouldn't quit.

But nothing in Joey Coyle's hard history could have prepared him for the joke fate would play on him this day.

He woke well after noon and remembered that he had shot the last of his meth the night before. He was still high, but he could feel the sickness gaining on him.

He awakened to the wood panel walls of his mother's bedroom. Joe rose and walked downstairs in his underwear to boil water for instant coffee. He went back upstairs and returned wearing worn jeans and a red flannel shirt. Downstairs, he poured a cup of black coffee and went to his front steps to sip it. His paycheck for the holiday work was supposed to arrive in the mail that day — about $700. Maybe his supplier would front him until he could cash it.

Cold air and hot coffee cleared Joe's senses as he scanned the line of parked cars down toward Spite's Bar at the corner. It was lazy midday on his block of two-story homes. Above the telephone lines draped across the street, the sky was bright gray.

A few houses down, Johnny Behlau was out working on his father's car. It was a maroon boat of a Chevy, a '71 Malibu. John had a coat of blue primer over the right front end that he had hammered back into shape. Behlau's friend, Jed Pennock, was just hanging out watching him work. Both John and Jed, like Joe, were unemployed. John was 21. He was the taller of the two, a skinny, blond-haired kid with a cocky, tough manner. Jed was a year younger. He was short and stout, with dark hair and a thick new moustache. Jed wore glasses with dark frames, and was, in contrast to his friend, mild and unsure of himself.

Joe was without a car, so he ambled down the block and persuaded Behlau and Pennock to drive him on his errands. Joe stopped by the house of his dealer, but there was no answer at the door. He slumped back into the car.

Behlau stopped at a gas station on Oregon Avenue on the way back. When he finished his business there, he turned the car off Oregon to take the shortcut home up Swanson Street through the wasteland.

As Behlau drove north, Joe scanned the curbs along Swanson. Sometimes people dumped things he could sell or use.

And, sure enough, up ahead toward the right curb of Swanson was a yellow metal tub with its wheels pointing up. Behlau had to slow down to steer the car around it.

"Might make a good toolbox," said Joe. Behlau stopped.

Joe opened the car door and leaned out to right the tub and take a better look at it. It had two lid flaps that joined at the center with holes for padlocks, but there were no padlocks, and as he pushed the tub upright, the top fell open, and out on the street spilled two big canvas bags. They were white with lead seals and yellow tags at the top. Black letters on the side of the bags spelled out "Federal Reserve Bank."

Joe laughed loudly. "To hell with the box!" he said.

Both bags were heavy. Joe put one foot out on the pavement for leverage and yanked them into the car.

"Let's get out of here!" Joe shouted. "Move it! Let's roll!"

Behlau asked where.

"My house! Go!"

Behlau hit the pedal. The car bounced over the railroad tracks as he turned left on Wolf Street. Joe pulled a ballpoint pen from the dash, poked a hole through the thick canvas of one bag and tore it open. Behlau stopped the car momentarily by the curb between two warehouses to have a look. Pennock leaned over the front seat. Inside the torn bag on Joe's lap were tightly wrapped cellophane bundles of what looked like ... Sweet Jesus! ... hundred-dollar bills!

"Oh, man!" said Joe. "What am I into now?"

John and Jed whooped deliriously.

Wheels squealed as the Malibu sped into the shadow of I-95. Joe felt a rush like a jolt of the drug. The boys were shouting for joy and thumping him on the shoulders. He just stared at the money and shook with laughter. Joe laughed and laughed. He laughed so hard that the plate with his front teeth plopped into his lap.

DETECTIVE PAT Laurenzi was in his car about 3 p.m. when he heard the report on his police radio. An armored car had dropped a bag of money somewhere in the vicinity of Front Street near the Purolator Armored Services Inc. property. No information on the amount missing.

Laurenzi was a casual man with a boyish face and a muscular frame. His straight brown hair was cropped carelessly, with short bangs and patches in back that stuck up straight. In tight jeans, stretch sportshirt and Topsiders with white socks, he was a man who clearly groomed and dressed to please only himself. Laurenzi had gone into police work right out of Cardinal Dougherty High School. At 31, he had been a detective for nearly 10 years. He looked more like a supermarket stock boy than a professional assigned to an elite unit called Special Investigations.

The detective was not surprised about the Purolator report. This sort of thing happened occasionally. It usually involved a couple thousand dollars, and the money usually didn't stay missing long. But back at his South Philly precinct on South 24th Street, Laurenzi learned that this drop was different. Two bags were missing. The company estimated they held a total of $1.2 million. It was casino money, which meant that instead of being in numerical sequence, the way it comes from the Federal Reserve Bank, these were bundles of random $100 bills. They were untraceable.

Of course, with $1.2 million missing, you had to start with the drivers.

Poor Bill Proctor and Ralph Saracino already knew that Purolator was suspending them indefinitely.

Proctor, 46, was visibly shaken. He had told his story over and over in the last two hours. He swore he had locked the door tightly when they left the Federal Reserve Bank on Arch Street that afternoon. He had placed the two money bags in one of two empty wheeled tubs they were supposed to take down to Ventnor the next day. Saracino, the 21-year-old partner, said he had watched Proctor fasten the door. They had driven down Delaware Avenue, turned right on Wolf Street and then left on Swanson down to the back entrance of Purolator. It was a trip they could make blindfolded. It took only about six minutes. Sure, the roads were bad and it had been a bouncy ride, but with the doors locked, the bags couldn't have dropped out!

A dispatcher at the second, interior gate into the Purolator yard had first called their attention to the open door. Proctor bounded out to see. The vertical steel bars of the right door were still in the locked position, but the door had somehow swung open. Proctor leaned in the back end to look. Both tubs were gone! He ran back to the front of the truck.

"Turn around!" he shouted to Saracino. "We got to go back and retrace our route!"

Proctor took off on foot to ask the guard to reopen the first gate. Saracino backed the truck out, and Proctor jumped back in. Their panic eased briefly when they immediately saw one of the yellow tubs up the street. Two men were standing over it. But as they approached the two men, one asked, "Was there anything in this?"

"There *was*," said Proctor, his hopes dashed.

Proctor got out to look. Inside, on the bottom of the tub, was the yellow receipt for two bags, one carrying $800,000, the other $400,000. There was nothing to say. They had driven past that same spot less

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The *only* way whoever found the money could make a mistake would be to pass out hundreds right away. Nobody was that dumb. But the detective knew that that was his only chance.

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than three minutes ago!

Laurenzi didn't believe in the lie detector, but the company wanted the guards tested. He asked Proctor and Saracino if they would agree to take the test. The men were alarmed, but they agreed.

He interviewed the other witnesses gathered in the Purolator building, and by late afternoon he came to the reluctant conclusion that the guards were telling the truth — reluctant because it was going to make recovering the money all the more difficult. Thomas Piacentino and his brother, Charles, had been working at their father's junkyard just off Swanson Street where the one tub fell off the truck. Thomas related the whole scene to Laurenzi: The yellow tub falls. In the minute or two that follow, two cars come down Swanson, ease around the obstacle and drive on. Then this maroon Chevy Malibu with the right front fender painted blue stops suddenly, and a man looking to be in his late 20s, early 30s, leans out, laughs loud enough for Piacentino to hear 40 yards away, pulls two white things — they look like gunnysacks — out of the container, throws them into the car, jumps back in and takes off fast around the corner. Curious now, the Piacentino brothers walk out to have a look at the container. Just as they reach it, the armored truck comes barreling back up Swanson and out jumps this guard, who looks real nervous.

It was dark when Laurenzi left the Purolator property that evening. His first working hunch was blown. He mulled over the problem as he twice retraced the route that the armored car had taken from the Federal Reserve Bank to Swanson Street. It bugged him that there was no sign of the second metal tub. Did that mean anything? The case was going to be hard. If somebody had just driven by and picked the money up, and that appeared to be what happened, how were you going to find them if they were intent on keeping it? Purolator had talked about putting up a $50,000 reward if there was no word in a day or so. But it takes a special breed of honesty to willingly trade $1.2 million for $50,000. The detective knew that if whoever had those money bags just stuck them in a closet for long enough, there was virtually no way of recovering them. Philadelphia was a city of five million people. The *only* way to make a mistake would be to start passing out a lot of hundreds right away. Nobody was that dumb. But Laurenzi knew that that was his only chance.

Then again, Swanson Street was no main thoroughfare. It was a neighborhood shortcut. The only people who used it were those who worked along that stretch of waterfront — and those who lived nearby.

LUCK SO grand takes time to digest. Joe and the boys felt an immediate need to hold the cellophane bundles in their hands, tear off the packaging and see and smell the bills. Johnny Behlau turned south on Front Street and stopped his father's car in front of Joe's house. Joe took the bigger of the two canvas bags and sprinted up four front stairs. Pennock carried the other bag. He and Behlau followed Joe inside.

They ran upstairs to Joe's room, tore open the second money bag and dumped the contents onto his bed. The three stood gaping at the treasure. There was bundle after compressed cellophane bundle of green bills, more than a hundred of them, more money than they had ever seen. Each bill carried a portrait of Benjamin Franklin and at the corner read "100." All of the bundles were wrapped with a paper band that read $10,000!

Joe was frantic with joy. He shouted, he leapt, he laughed. He kept embracing and kissing John and Jed, who were equally thrilled. Joey kept saying it was like a scene in a movie, like a scene in a movie. He felt more excitement than he knew how to express. Every time he looked down at the pile of bundles on his bed, he expected it not to be there.

Of course, somebody was going to be looking for this money. After the yelling stopped, reality began to intrude. Joe, John and Jed stood around the broad bed and excitedly discussed their find. They figured the money belonged to the government, that it had fallen off one of the Purolator armored cars. The cops were going to hear of anyone flashing hundred-dollar bills. John and Jed wondered what kind of a reward there might be. But if Joe had even one fleeting thought of returning this bounty, it was banished before it fully formed. Finders keepers, man.

"It's mine," Joe told the boys. "I worked hard all my life. My hands are all busted up. I got nothin'."

He was no fancy talker so it was hard to find words to express it, but Joey would later explain that at that moment he felt as if he had been touched by destiny, by the hand of God. His father had smiled down from heaven on his troubles. *This was his chance.* He had never felt more sure of a thing in his life. It was perfect! He had done nothing wrong. No crime had been committed. He hadn't hurt anyone. It was money from heaven. It was money meant for him. Finders keepers — if he just didn't blow it.

But the problem seemed overwhelming. He would have to find a way of breaking the hundreds into smaller bills. But how? Where? Joey knew he needed help. And the man who came first to mind was his friend Carl Masi.

CARL MASI HAD been a fighter once. After the war, he boxed as a lightweight for a few years before settling back in Philadelphia as a typesetter. At 54, he was still a muscular man with square features and curly gray hair. But Masi's heart was failing. Surgeons had recently opened his chest twice from neck to belly to make repairs. The doctors were always cheerful and optimistic, but Masi didn't expect to live much longer. This had softened his manner, which was quiet anyway. It seemed that no surprise or anger or fear could overcome his will to savor what life he had left. His two daughters were grown; the older one was married. His wife, Dee, worked at Fidelity Bank. Since he couldn't hold a regular job anymore, Masi worked some nights as a bouncer for the Purgatory Club on Second Street, which was owned by a friend, even though, in his condition, Masi could hardly be expected to mix it up with anyone.

Masi had known Joey Coyle and his family from the neighborhood. Over the years he had taken a special liking to Joey. The kid had no father, and Masi had no son. Joey was trouble sometimes, he took drugs and drank too much and gave his poor mother fits, but Masi felt he was a good-hearted kid. He knew Joey had poor judgment and was easily misled. Send the kid out with a roll of cash in his pockets, and he would come home high, happy, bruised and broke. Masi never gave up on Joey. He had gotten the kid a job as a doorman for the Purgatory Club. And it was there that Joe observed that Masi knew personally some of the furtive, violent men who were part of the Philadelphia-Atlantic City mob.

Once Carl Masi's name popped into Joe's head, he clung to it like a lifeline. Leaving Pennock at his house with the money, he and Behlau got back in the Chevy and drove to a Sunoco station on Oregon Avenue. From a pay phone, Joe called Masi's house and told Masi's daughter he was coming over in about an hour.

Stopping by another dealer's house, Joe at last copped some meth on credit. As he rode back to his house, Joe impatiently fingered the plastic bag full of white powder in his jacket pocket.

At home, in the kitchen Joe prepared to inject himself. He readied the drug and needle rapidly and without thought: Pour powder on a spoon, add a few drops of water, hold the spoon over a flame until the powder mixes well with the water, draw the white liquid up into a hypodermic needle, pick a vein — Joe preferred shooting in his right forearm, but most of his veins there were collapsing and it was getting more difficult — and inject. Joe's need had grown so urgent that he performed this ritual almost every hour.

Fired up again, Joe returned to his bedroom and dragged two Bishop Neumann High School bags, small square suitcases of stiff black cardboard, from his closet. He stacked the bundles of bills in the suitcases, then folded the canvas bags in on top of them. Then he and Behlau, again leaving Pennock behind, took the suitcases to Masi's rowhouse on South 29th Street.

"He's *connected*," Joe told Behlau. "Carl will know what to do with it."

Masi's daughter let them in. They took the suitcases to a front bedroom on the second floor. Joe set the black cases on the bed and removed the money in urgent fistfuls. Each of the $10,000 bands was marked with three sets of initials, for each of the tellers who had counted it. The initials were repeated on each bundle in the same order, on the top $100 bill in each bundle, and then again on the tag at the top of the canvas bag. Joe began to remove the wrappers and tags. The bills gave off a faint scent of old cloth and ink. He put them in a bureau drawer. Then he accumulated a mound of cellophane and paper wrappers and stuffed it and the lead seals from the tops of the torn canvas bags into a double paper grocery bag. On the back patio, he burned these scraps. The seals melted into two smooth lumps of lead. These Joe put in his pocket. He didn't want to leave a trace.

While Joe was doing these things, Behlau left to get Pennock.

Carl and Dee Masi arrived about 4 p.m. Joe met them at the door.

"Come on upstairs," he said. "I got somethin' for ya."

Masi thought Joey was all cranked up again. He eyed suspiciously the two

strange boys in his living room as he followed Joe upstairs. In the bedroom, Joey pulled open the drawer. Carl and Dee Masi stared at the money silently.

"Joey, did you kill anybody?" Masi asked.

"No!" Joe laughed.

"Did you hurt anybody?"

"No!"

Joe laughed. He began throwing cash from the drawer onto the bed. Then he picked up Dee and dropped her on top of the pile. Dee laughed. Masi just looked on quietly. He didn't know where the money had come from, but he knew it couldn't legitimately belong to Joey Coyle. Then he remembered. On the radio in the car, he had heard news that more than a million dollars had fallen off the back of an armored truck.

"I heard about this," he said. "This is the money that fell off the truck this afternoon."

"Yeah," said Joey.

"Joey, you ought to get in touch with a lawyer and get in touch with Purolator and see what they'll give you for a reward."

"No way, Carl. It's mine. I found it."

"Joey, they're not going to let you keep it."

"How they gonna know?"

Masi knew Joey, and he knew there was no way he and these two kids downstairs were going to keep a secret like that. They were too excited, too young, too careless. He knew what Joey was like when he was all cranked up. It was going to be all over South Philly in a couple of days, no avoiding it.

"They already got a description of your car," Masi said. "I heard it on the radio coming over. Maroon Chevy with a blue front fender. There it is parked right outside. You're crazy."

Joe felt a touch of panic. It hadn't occurred to him that somebody might have seen them picking up the money.

"I come to you for help," Joe said. "Could you get in touch with a few people? Get the money broke down from hundreds?"

Whatever they were going to do, first they would have to get rid of the car. It sat out in front like a red flag. It was past 4:30. The evening news would be on in a few minutes. Then half of Philadelphia would be looking for a maroon '71 Chevy with blue primer on the front fender.

So Joe and Carl went downstairs and explained to Behlau that they had to ditch the car. Behlau was alarmed. It was his father's! What could he tell him?

As Joe later recalled the conversation, he shouted, "I'll buy you 10 new cars!"

"What are you going to do with it?" Behlau asked.

"Look, we're just going to take the car over the bridge and sit it over in Jersey for the time being," Joe said.

Behlau reluctantly went out to the car, removed some of his own things and some scraps of identification from the glove compartment and handed over the keys. Joe drove the Chevy, and Masi followed in his own car. Joe held his breath as they crossed the Walt Whitman Bridge. His gaze jumped from one rearview mirror to the other. He expected to get pulled over at any minute. He drove to the 200 block of Mercer Street in Gloucester City and parked the car. Then he and Masi drove to a bar for a few drinks.

When they returned, Behlau, Pennock, Joe, Masi and Dee sat on the plastic-covered furniture in the small living room and discussed what they had learned on television. Pennock told Joey that the money definitely belonged to Purolator. It had jarred them to see the missing money make the lead story on the nightly news. They told Joe that maybe they ought to consider giving the money back.

"Don't worry about it, don't worry about it," said Joe, his gruff voice rising with impatience. "There's been no crime committed. If there's anything that goes down, it's their fault, not ours! Like, they're negligent for losin' the money. Nobody has said there's a reward or anything. We just gotta lay low. We're rich. They know it's gone, but they don't know we got it."

Behlau and Pennock seemed unconvinced. They hadn't expected to attract this much attention. Behlau was worried about his father's car.

Joe was exasperated. "OK, OK. Jesus! We'll buy him a new car. We'll get it repainted. Tell him you're having it repainted. You'll get it back in a couple of days. No," said Joe. "I got too much to think about. Just leave it where it is for now."

WHAT HAPPENED next that evening is a part of the story that retreats into shadow. One of the abiding oddities of life in South Philly is the mob, a longstanding, hierarchical, neighborhood (in that *meaningful* sense) criminal organization. There are those who will smile impatiently and swear that such a thing does not exist. But several times a year, an otherwise healthy man is found on the sidewalk or in the trunk of a car with a belly full of pasta and a bullet hole in his head. Decent, patriotic folks who go to church every Sunday and wash their children's mouths out with soap for swearing will shrug their shoulders, turn their heads and fail to summon any outrage over this. The shadow world of violence coexists with virtue in South Philly, just as in the heart of even the best of men there is sin.

There are contradictory versions of what happened next that night at Carl Masi's house. It is agreed that a second older man stopped by to confer with Joe about the money. Joe's plan depended heavily on the mob's agreeing to break down the $100 bills. Consistent with this, he says this man was summoned by Carl Masi, that he was, Joe believed, a member of the Philadelphia mob and that he agreed to break down some of the money into smaller bills. Masi says this man was summoned by Joe, that he never saw him before and that the idea that the Philadelphia mob was involved is a ridiculous figment of Joe's imagination. Masi remembers nothing about a plan to break down the cash. He says he agreed only to hold $400,000 for safe-keeping.

As Joey Coyle would later tell his version, Masi introduced him to a man named "Sonny." He was in his mid-50s, short and thick, with glasses and a balding forehead. He spoke with a deep, gruff voice. Joe believed the man was Mario "Sonny" Riccobene, younger brother of the bearded, hunchbacked Harry Riccobene and one of the most notorious organized-crime leaders in Philadelphia. Joe had never seen Sonny Riccobene before and would not have known who this man was, he said later, without Masi's introduction. Just being in the same room with Sonny gave Joe a chill of fear and pleasure. As Joe would remember it, but Masi would not, he and Masi and Sonny went upstairs where the money was still in a big pile on the bed. The others waited downstairs. Joey would later offer this version of what happened next:

"What's the matter? You got a problem?" asked the man called Sonny.

Joe showed the cash. He explained that it was the Purolator money. The money that had fallen off the truck, one million-two.

"You gonna give it back?"

"I figure there wasn't, like, no crime committed," said Joe. He found it hard to talk when he was too excited.

Sonny asked if there was a reward.

"Like, the money is being looked for — it was on radio and TV and all — but they ain't put up no reward. So, I figure, these people lose $1.2 million and they ain't puttin' up no reward for it! And I got these stacks of money, and it's very real, and they're offerin', over there, like nothing, a row of zeroes, you know what I mean? Hey, it ain't greed, but show me something to show good faith."

"What are you gonna do with it?"

Joe had given this some thought. He spelled out his plan. "Look, I think it would be smart to take this money and split it in three directions. Four for you, four for me, four for Carl. Put it in three different places, right? That way, if they catch me, I still got $800,000 when I get out. And you take the four for you and you give me back three in small bills. The other $100,000 is for you. Whatever, you know what I'm saying. Like, just get me back the $300,000 in small bills as quick as you can, and you can keep $100,000 just for doin' it."

Joe remembers that Sonny replied: "I think I could do that . . . take it down to the casinos and play with it. You win some, you lose some, but that way you pass as much of it as you can as fast as you can. . . . These aren't consecutive bills. It would take me a day or two."

Joe recalls feeling delighted. It was more than merely getting the help he sought. It was a kind of recognition. Sonny had bought his plan! Joe felt honored. He sorted the money into three roughly equal piles. He put his cut back in one of the black cases. Masi and Sonny put theirs in brown paper bags. Then they came back downstairs.

Later, John Behlau and Jed Pennock would testify that they saw the older man come and go. They would remember vividly that before leaving the house, the man turned to them and silently put his forefinger to his lips and then, pointing toward them, held up his thumb like the hammer of a gun and let it fall. Both boys got the message.

Carl Masi would remember none of this. He would live much longer than he expected, but even in later years when he was asked to tell the story of Joey Coyle and the money that fell off the truck, long after the case was over and the police had lost interest in it, he would dispute the part about another man coming into his house that night.

"Wasn't there a man who visited that night?" he would be asked, because the story was well-known.

"Here?"

"Yes. Others who were here have said that Sonny Riccobene came over that night."

"No way. Sonny Riccobene has never set foot in my house."

"No? Did anyone else come in?"

"Joey brought somebody in here, but it wasn't Sonny Riccobene. Those kids are crazy. I know Sonny Riccobene. Those kids are wrong. I bet you if you showed those boys Sonny Riccobene face to face, they wouldn't even know him."

continued on next page

JOEY COYLE

continued from previous page

"Do you know who it was who came over that night?"

"Some guy. But it wasn't Sonny Riccobene. I wish those kids were here looking at me when they said that. Because they're wrong. They always said that it was Sonny Riccobene. They had the name 'Sonny.' And they said it was Sonny Riccobene. But they're full of s—. They are 100 percent wrong. Do you think a guy like Sonny Riccobene would have let somebody like Joey Coyle keep two-thirds of that kind of money? They're crazy, spreading stories like that. Sonny Riccobene has never been in this house. That's the truth."

Joe fetched his tools. After disconnecting the piping of his hot-water heater, he removed the insulation and stuffed the money inside. He worked up a sweat doing it. But his mind kept racing. There was a pilot light inside. What if the paper got too hot and caught on fire? It would all burn up!

WITH HIS PLAN IN motion, Joey Coyle could take a deep breath again for the first time since finding the money that afternoon. Soon after the man called Sonny left, Masi drove Joe and John and Jed back to Front Street. They had left the remaining $800,000 — Joe's and Masi's shares — in the bureau drawer in Masi's bedroom.

Masi arranged for a friend to lend Joe a big boat of a car, a car sufficient to match Joe's preposterous mood. It was an emerald Cadillac Eldorado with a white convertible top and a white interior. It was *perfect*.

Waiting for Joe at home was his 19-year-old girlfriend, a small, thin, blond woman named Linda Rutter. She had cashed Joe's $700 holiday pay for him. Joe told Linda right away about finding the money, and after a quick run to the supermarket to stock up Joe's kitchen, they headed out to celebrate his sudden fortune.

But first Joe drove to his sister Ellen's house on Darien Street to see his mother.

Leaving Linda in the car outside, Joe let himself in to his sister's apartment. Ellen was ironing. Joe called hello as he ran upstairs to see his mom, who was watching television with Ellen's 8-year-old daughter, Katie. His mother was sitting up in bed. She looked bad. Katie was on the floor by the TV. Joe spent about 15 minutes with them, talking quietly. He offered to let his niece in on a big secret. He made her swear not to tell, and the little girl opened her eyes wide and swore it. Then he told her that he had come into a lot of money and that they were all going to be rich.

"You're my baby, don't worry about nothin'," said Joe. "I'm going to be leaving for a little while, but I'll be sending for everybody. We're going to fly Mama out of the city, get her to some really good doctors."

DAY TWO

Friday, Feb. 27, 1981

BACK HOME ON FRONT Street, Joe injected himself again with meth. Over the years, the drug had ceased to give him anything that would be called pleasure. Addiction was like riding a devilish engine that worked double, triple time. At first it was fun and made Joe feel all-powerful, vibrant with sexual potency, and so much happier than he felt normally. But then, as the drug's grip on him hardened, even though Joe's mind and body grew tired, he stayed strapped to the same frantic engine that ran on and on at its double, triple speed through day and night, dulling both pleasure and pain, until he was pinioned to it like some pathetic, wildly gesticulating marionette. It was here where the drug played its deadly trick. Instead of giving Joe a rush of energy and potency, he found he now needed the regular injections to calm himself down. After only a few hours without a boost, the engine threatened to careen out of control, his senses reeling, his mind muddled and tormented by imagined terrors, his limbs shaking and in pain. The devilish twist was that, in time, the only thing that hurt more than staying on the engine was getting off.

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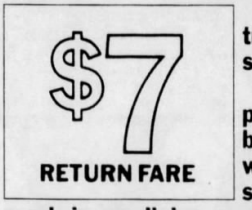

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ALL ABOARD AMTRAK

This time, with the sudden surge of relief came another stronger surge of fear. Joe had been out all night partying with Linda. They had stopped in to see Masi again early that morning, to check on the money and pick up Joe's share. As Joe remembered it, the man named Sonny was also present in the kitchen, and there was some mention of his flying out that day to Las Vegas.

Joe had dropped Linda off at her sister's. He had resolved to just lie low, by himself, at home. That was the safest thing. But alone with his third of the money, with all those green bundles, Joe felt overwhelmed. He expected the door to break down and the police to stomp in at any moment.

Joe paced and fidgeted. He had to find a safe place for the $400,000. But where? He gathered the bundles into a brown paper bag and took it down to the kitchen. Underneath the kitchen floor, Joe had long ago built a safe spot to hide his drugs. Twice the police had searched his house, and both times they had missed the hiding place. Joe slid the bag of cash into the open space under the floor and covered it. Now he could relax.

But only for a minute. Because right away the worry came back. Just because it had been a good hiding place for drugs, that didn't make it a good enough spot for $400,000. The cops would be looking a lot harder for the money than the drugs. A hiding place under the floor? No. They probably had dogs or something that could sniff out cash. Joe could almost smell the dogs in the house. He checked all the windows again. Then he returned to the kitchen, uncovered the hiding place and removed the bag of money.

There had to be a better place. Joe walked down in the basement, looking for the perfect spot. He poked around down there for about 10 minutes, stumped, when he hit upon the idea of hiding the money inside his hot-water heater. He set down the bag and fetched his tools. After disconnecting the piping, Joe removed the top of the heater and pulled out the fiberglass insulation inside it. Then he stuffed the bag inside, replaced the fiberglass and reconnected all the fittings. He worked up a sweat doing it. The whole job took about a half hour. Unburdened, Joe went upstairs to the kitchen and made a cup of instant coffee.

But the wheels kept turning. The hot-water heater burned gas. It had a pilot light inside of it. What if the paper got too hot and caught on fire? It would all burn up! Leaving the coffee cup full on the kitchen table, Joe bolted back out for his tools and returned with them to the basement. Working methodically now, he disassembled the piping on top of the heater, removed the fiberglass again and drew back out the bag of money. Then he put the heater back together.

Two hours had elapsed, and the money bag was still at Joe's feet. With his tools in one hand and the money bag in the other, Joe walked up to the bathroom on the second floor. He had another idea. Getting down on all fours, he went to work on the toilet. He unbolted the toilet and, working with his plumbing tools, cut off the water connection. It felt good to be working with his tools; it calmed him down. With the toilet bowl disconnected, he tilted it up. Underneath, under and around the porcelain underbelly of the bowl, was a large enough empty space for him to stash the bag of money. The idea was appealing. Joe had known dealers who hid drugs there because the smell of the toilet bowl hid the stash from police dogs. He stuffed the bag up under the toilet bowl, reconnected the pipes and bolted the toilet back to the floor.

Finally! Joe now felt relaxed enough to shower and change clothes. He made himself another cup of coffee and sat uneasily in the living room. Joe found lying low extremely difficult. Every few minutes, he got up to check the windows, pulling back his mother's old curtains and peering out. He watched up and down the street. He paced. When the effects of the meth began to ease, he would fix himself again. Taking a trip upstairs to urinate, Joe found himself no longer comfortable with the money inside the toilet bowl. It just didn't *feel* right to him. He couldn't explain it, even to himself, but Joe went straight for his tools again and began disassembling the toilet once more.

Before he had finished putting things back together, Joe thought of an even better hiding place. There was an empty space between the outside wall of the house and the plaster inside walls. From inside the closet in his mother's bedroom he could climb up into the space between the ceiling and the roof beams, a tight squeeze, crawl the 20 feet across to the front of the house and then lower the bag into the opening between the two front walls. It was a delicate task. His mother's bedroom had a drop ceiling of tiles suspended on a fragile aluminum matrix. Joe carefully edged out along the joists. He lowered the bag of money into the space behind the front wall. Perfect! Feeling more confident, he tried to back out faster than he had climbed in. Then, with a sudden terrific jolt, Joe found himself on the floor of his mother's bedroom. He was too cranked up to feel any pain. It took him a few seconds to figure out what had happened. He had momentarily blacked out. Around him on the floor were several bent pieces of aluminum stripping and two large tiles from the ceiling. Overhead was a gaping hole. As he had crawled backward, his knee had missed the joist. Joe had been thrown suddenly off balance, and his whole 175-pound frame had crashed through the ceiling and plunged eight feet down to the floor, where he now sat looking up.

It took Joe about an hour to repair the drop ceiling. He bent the aluminum strips back into shape and refastened them, and then replaced the tiles. When he finished, Joe paused to inject himself with meth again and then decided that the money wasn't safe between the two walls, so he climbed back up into the crawl space, edged back over to the front of the house and fished it out again. . . .

DETECTIVE PAT Laurenzi had gone home to Roxborough late Thursday night. He had written reports of his interviews at Purolator and sent out the following message to area police departments:

"Wanted: theft, RSP, Comsp. 2-26-81 appx. 2:30 PM on the hwy. Swanson and Wolf St. committed by 2 W/M's #1 20 to 30 yrs. light brown hair thin NFD #2 male were in a Maroon Chevy Malibu 1969 to 72. with a right front blue fender. males took from the Hwy. 2 canvas bags from a yellow container that fell from a Purolator Truck bags contained the amount of appx. $1.2 million dollars in cash in used $100 bills Ser# unknown, money was picked up from the Federal Reserve Bank at 6th Arch St. 2-26-81. Bags may have a tag white in color with the name Atlantic National Bank of Ventnor, N.J. Bags were tied by a rope-type tie and crimped with lead. For further info contact F.B.I. or South Detective Special Invest Unit Det. Laurenzi."

When he came back in to work about 8 o'clock the next morning, there was a stack of telephone tips. Every $100 bill in the region was suspect. People had seen the car in three states going in five different directions.

He spent the morning chasing down a few hopeless leads and then returned to his office. Laurenzi knew he could do nothing but wait for something else to happen. At his gray metal desk, using a ruler, the detective drew a simple map of Swanson Street between Oregon and Wolf. He labeled in small squares the Purolator office and the junkyard and drew a smaller square in the center right of the road and wrote next to it "TUB." He put other details in the drawing. A few yards up from where the tub had fallen, there was a telephone pole, so he drew a small circle and next to that wrote "POLE."

Waiting was frustrating, but the detective was not disheartened. Despite all the crazy telephone tips, he felt sure that whoever had picked up the money bags lived right here in this network of narrow streets. And if that was true, then the secret was bound to come out. This was South Philly. Nobody in these rowhouse blocks was going to find more than a million dollars without confiding the discovery to *somebody*. And once that someone knew, somebody else would get the news, then someone else, and so on. Laurenzi knew he only had to stick around and be ready.

Through the late afternoon and on into night, Laurenzi cruised the narrow streets at the edge of his beat. He wound a path in circles until he was about 10 blocks away from Wolf and Swanson, then he reversed direction and worked his way gradually back to the center in smaller circles. Then he started over again. □

Next week: Running scared.

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The Joey Coyle Story

Second of a three-part series

RUNNING SCARED

At first, the $1.2 million he'd found on the street seemed like a gift from God, a chance to turn his life around. But the money also began to weigh on Joey Coyle like a curse. Tucking a .44 magnum in his belt, then dying his hair black, he wondered: Could he trust his friends? Would the mob double-cross him?

By MARK BOWDEN

Synopsis of Part One: *Unemployed, drug-addicted Joey Coyle stumbled across the find of his life on Thursday, Feb. 26, 1981. Driving on Swanson Street, a back road near Joe's house in South Philadelphia, he and two young neighbors, John Behlau and Jed Pennock, came upon a tub containing two Federal Reserve Bank bags filled with $1.2 million in hundred-dollar bills.*

With the help of friend Carl Masi, Joe left Behlau's '71 Chevy Malibu in Gloucester City, N.J. Later he gave $400,000 to Masi for safe-keeping and $400,000 to a mysterious man called "Sonny," who Joe believed was a powerful member of the mob. Joe wanted Sonny to help break down the bills.

Meanwhile, a Philadelphia police detective, Pat Laurenzi, was assigned to find the money missing from a Purolator armored truck. By late Thursday, Laurenzi had found two eyewitnesses who'd seen Behlau's car and described a blond man in his late 20s seizing the money bags. There was little else to go on. So an intensive search of the neighborhood was begun.

After celebrating his good fortune with his girlfriend, Linda Rutter, Joe spent Friday morning at home with his third of the cash, injecting himself with methamphetamine, trying out hiding places and growing increasingly nervous. The police were only a part of Joe's worry. He was beginning to wonder if giving two-thirds of his find to Masi and Sonny had been such a good idea.

AND WHO HASN'T DREAMED of finding a million dollars by the side of the road?

Folded on front stoops all over Philadelphia Friday morning came the story: "$1.2 Million Falls Off Truck; 2 Flee With It." And as the city rose to the sweet surprise of a springlike weekend in late winter, its people read of the money that fell off the truck, and along Broad Street and on subways and trains and buses and in the busy offices high over Center City, they wondered aloud about what *they* would do if they'd found the money. Very, very few of these fantasies began by giving back the million dollars.

DAY TWO

Friday afternoon, Feb. 27, 1981

JOEY COYLE LEFT HIS HOUSE ON Front Street carrying the money in a squat black cardboard school bag.

There were cops everywhere. His neighborhood was being searched with care. Methamphetamine fanned Joe's fears as he walked down the sidewalk toward his car. He felt as if the case he was carrying had neon dollar signs on the outside, as if his guilt glowed. His pulse pounded in his ears. When a helicopter passed overhead, most likely a rush-hour traffic spotter for a local radio station, Joe felt sure it was a police copter and that the police were watching him. He wanted to run, but then a cop rounded the corner down the block with a big dog on the leash. It was all Joe could do to keep himself from breaking into a sprint. He crossed the street and walked slowly the rest of the block to the borrowed Cadillac Eldorado he had been driving. He threw the bag on the seat and eased in and started, slowly and carefully, over Wolf Street seven blocks to his friend Mike DiCriscio's house.

Mike was six years older than Joe. He was a tall man with a dark, olive complexion, a thick moustache and dark, curly hair. Mike was a good talker, a serious fellow with a quiet sense of humor. Mike bought houses and fixed them up for resale, and Joe thought of him as someone with a knack for using money to make money. It was approaching evening when Mike let Joe into his living room.

Over coffee Mike told Joe that he and his wife were scrounging to keep up with the mortgage payments, trying to keep things together.

As Joe would later describe the conversation, he said, "Don't worry about it. I'll take care of you. I'll give you anything you want."

Joe's friend looked confused.

"Did you hear about the Purolator

continued on Page 18

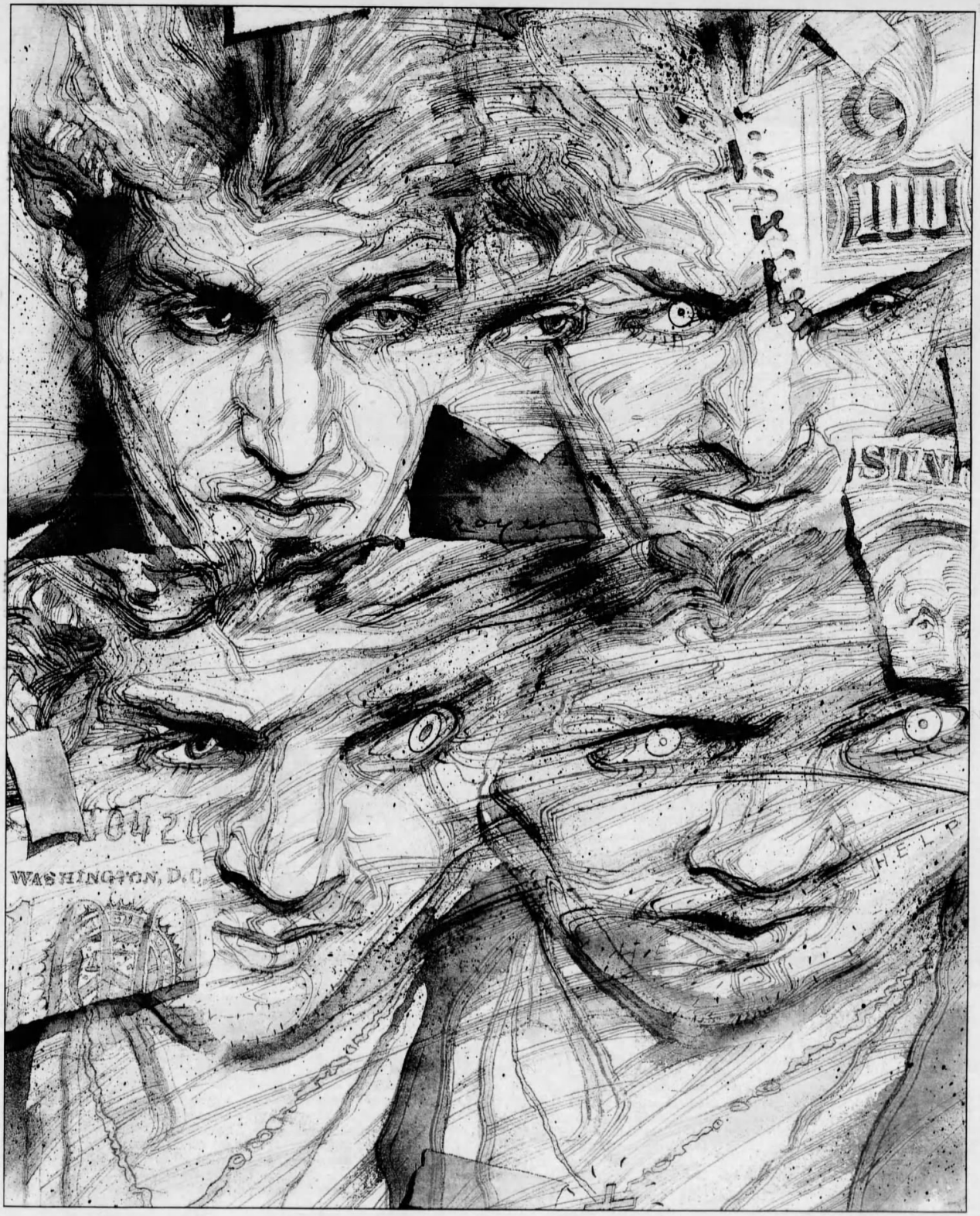

ILLUSTRATION BY **DAVID NOYES**

The Joey Coyle Story

Behlau and Pennock persisted. The money was Purolator's. There was a reward. Joe said, "You mention my name . . . and I'll blow your heads off. You go to the cops now, you're dead."

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truck that dropped the million dollars that somebody came by and picked up?" Joe asked.

"Yeah."

"It's me."

Mike didn't respond.

"It's *me*," Joe said again, with a huge conspiratorial whisper. "I found the money."

Mike had seen Joey Coyle all hopped up like this. He figured the drug had really run away with Joe this time. But Mike was curious, and he agreed to accompany his friend to Carl Masi's house.

Joe wanted Mike's help. Maybe Mike could come up with a quick, safe investment for Joe's mountain of cash. Joe explained about Masi and Sonny. Maybe if Masi saw Mike, and Mike could come up with something sharp, the older man would return the cash Joe had given him. It had taken a full day, but the thought had at last crossed Joe's mind that Masi and this fellow Sonny had few strong incentives to return the money he had given them. Joe was beginning to worry about that. Maybe he had screwed up already. He wanted to talk to Masi again.

When Joe phoned from Mike's house, Masi's daughter answered. She said her father wasn't home but that the two young men who had been with Joe the night before were back. Joe knew he was going to have to deal with John Behlau and Jed Pennock eventually. He had parked Behlau's father's car over in Jersey by the side of the road. They were going to want that back. And John and Jed were either going to want some part of the money or they were going to want to turn it in. Joe told Masi's daughter to put Behlau on the phone.

"Don't move out of the house," Joe said. "I'll be right over."

Both younger men were angry. Joe had promised to meet with them one last time the night before, but he'd slipped out with his girlfriend, Linda Rutter. Behlau had caught hell from his father about the missing family car. So he told his father about the money. What else could John say? Their car fit the description that was all over the news. It was a mess. Pennock had confided the whole thing to his mother. Behlau's father and Pennock's mother had been worried and adamant. They wanted the car back and the money returned, before matters got worse!

When Joe arrived with Mike, Behlau lit into him about the car. He said he and Pennock had decided that things were too hot. They were scared. When they heard on the news that a reward might be offered, they wanted to call the Purolator people right away. Except Coyle had all the money.

Joe hadn't expected to be confronted so directly. He was flustered and angry.

As Joe would later recall the conversation, he shouted, "I worked hard years! I worked eight-hour shifts all my life! I'm all scarred and banged up! I've worked too hard to have nothing! All my life!" Joe banged his hand down so hard on the Masis' living room table that his watch flew off his arm and shattered on the floor.

"I can't get the money back now even if I want it!" he said. "The Mafia has the money. There's no way we can get it back. They're *processing* it."

"Joe, there's going to be a reward," said Jed.

"From who?"

"From the Purolator company."

"I ain't buyin' that," said Joe. "Look, who does this belong to? You don't know. It didn't say nothin' about Purolator on the bag. On the bag it said one thing, that's Federal Reserve, that's the United States. Now, if they put up a reward for it, fine, we'll talk about it, you know what I mean?"

But John and Jed persisted. The story was all over the city. The money belonged to Purolator. There was a reward. It might be as much as $50,000, which was one hell of a lot more than Joe had given them.

"I am not giving the money back!" Joe shouted. "Fifty grand! A lousy fifty grand? We've got more than a million!" Joe told them he only needed a couple of days to make his getaway. He said he would leave the country, but before he could give John and Jed a cut, he had to get the money broken down. It would take time. Joe gave John and Jed each a $100 bill, but warned them not to spend it until he was gone. They told Joe the $100 bills weren't going to keep them quiet for long.

"Look, meet Saturday night at Dick Lee's, at midnight," Joe said. "I'll give you your cut. After that I don't care what you do. The Mafia is in on this. You mention my name or go to the cops, and I'll blow your heads off. You go to the cops now, you're dead. If I don't get you, they will."

And caught up in the moment and in the drama of his threat, Joe strutted angrily from the house. Mike walked out after him. They both climbed into the big green-and-white Eldorado, prepared to drive off impressively, but when Joe reached in his pocket for the keys, they were gone. John and Jed came out of house. They watched as Joe stepped back out of the car, swore, and stomped back into the house to look for the keys.

Mike walked over to talk with the boys. He could see how worried and scared they were. Behlau told DiCriscio that he thought Joe was crazy, that Joe didn't know what he was doing.

Mike had disbelieved Joe at first, but after all this, he knew it was true.

Joe finally found the car keys on the back seat of the Eldorado. He dropped Mike off at the Wolf Street house and asked him to hang on to his black bag for a while. Joe said he had to stop by to see his sister Ellen. He told Mike he would be back in a couple of hours.

When Mike got inside his house, he peeked inside the black bag Joe had left with him. It was true! It looked like more than a quarter of a million dollars! Joey Coyle, of all people; he *had* picked up the money that fell off the truck.

FOR JACK DURWOOD, who headed security for Purolator, the last 24 hours had been like a bad dream.

How do you misplace $1.2 million? Was there a worse way of losing it than to have it plop right out the back end of a truck? Where did you start looking for the clown who picked it up?

At 4:45 that afternoon, Durwood's luck appeared to change. He got a call at his home in Allentown. A guard at Purolator's Philadelphia terminal called to say that he had been contacted by someone named Alan David Silverman, who said he was a lawyer and who wanted to talk to someone from Purolator about the missing money. He had left a phone number. Durwood asked the guard to check the telephone directory. There was an Alan David Silverman listed as a lawyer. His office was in Center City. So this wasn't just a prank.

Durwood called Silverman immediately. He would later detail their conversation in a memo for his records:

"My client has about 25 percent to 30 percent of the missing Purolator money," Silverman announced. He said that his client wanted to return the money and collect a reward but that neither he nor his client wanted their names made public.

"Do you speak for the company?" Silverman asked.

"Yes, I do."

"I feel that my client ought to be entitled to some kind of a reward." Silverman explained that they would have to work fast because his client would not have possession of the money for long. His client was "worried and concerned," the lawyer said, because he believed one of the people involved had approached organized-crime figures in Philadelphia about laundering the money.

"How did your client come into contact with the money?" Durwood asked.

The lawyer said his client was not involved in any attempt to keep or launder the money. He said his client told him he had simply run into "the guy" at a bar early Friday morning. Later, after taking "the guy" home, his client discovered that "the guy" had left behind a black suitcase. When he opened it, his client said, he discovered about a third of the missing money. Silverman said he didn't know how his client knew that this was the missing Purolator money.

Durwood told Silverman that his client could earn a percentage of a $50,000 reward by turning in the money he had and that, as far as Purolator was concerned, the company would not press charges against him.

The two men arranged for Silverman to work out the details with Purolator's attorney, Charles Kessler.

JOE'S SISTER ELLEN WAS a big, blond woman of 31 who tried to mother Joe the way she did her own children. She saw her baby brother as a vulnerable, artistic boy who lacked the maturity or self-confidence to manage life on his own. Like the time Joe had worked out a mechanical device to keep drivers down on the docks from accidentally blowing out transmissions on the lifts. Ellen had forced Joe to sit down and sketch the thing and had sent him to a lawyer to see about getting a patent so he could get some profit out of it. Joe had drawn it and had gone to see the lawyer, but he never pursued it. That was the way he was. People loved Joe, but the same boyish qualities that made him lovable made him maddeningly difficult. Ellen, on the other hand, was a rock. She was as decisive and dependable as Joe was dotty and dissolute. Ellen had been especially worried about Joe ever since their mother became bedridden and had to leave the old house to move in with her. She knew Joey was using drugs heavily. He wasn't working. When she looked at his battered body, she saw a little blond-haired boy in a suit on the day of his First Communion. She yelled at him. She babied him. She prayed for him. But there was only so much she could do.

From an upstairs bedroom, Ellen had

not heard Joe enter the house. It was after 8 when he called her downstairs. Joey was in the living room, standing in the corner.

"Come here, Ell," he said.

"What's wrong, Joe?"

"Come here. I want to talk to you."

Joe's head was down. When Ellen went to turn on the light, he asked her to leave it off.

"What's wrong?" Ellen asked.

"Come here." They hugged, and Ellen could see that Joe was crying.

"What's wrong? Did you get hurt? Are you all right?"

"I'm all right. I'm all right," still hugging her. "You are the only family I have left."

Ellen tried to calm him down. Joe was shaking.

"Look," said Joe. "I got the money."

"What, Joey?"

"I got the money."

"What money?"

"The Purolator money."

"Joe, calm down. Let's go have a cup of coffee and relax, take things easy."

"No, no. Stay right here."

"Joe."

"I got the money. I got the Purolator money."

"You do?"

"Yes."

"Why don't you just give it back?"

"Give it back? I can't give it back."

"Why?"

"Don't you believe Daddy had something to do with this?"

"What do you mean?" Their father had been dead for eight years.

"Don't you think Daddy wanted me to have this money, Daddy and God?"

"Joe, *please*. Calm down. Relax."

"Daddy worked so hard all of his life. And for what?"

Ellen had no answers for this kind of talk. She was alarmed. She didn't believe for a minute that her brother had picked up the Purolator money. She could see he was high, and frightened. She wanted him to spend the night at her place. If he was just freaking out on the drug, she could at least stay with him.

But Joe refused.

"Look, I can't stay here. I got to go. There's people after me."

"What people, Joey?"

But there was no talking to him. Now he was up, looking out the windows again, unable to sit still. Ellen was afraid Joe was going to get hysterical. She kept repeating, "Relax, relax!" Now she was crying, which calmed Joe.

"Look, just don't worry," he said. "Everything is going to be all right."

"Joe, I'm worried about you. I don't want anything to happen to you."

"Nothing is going to happen to me. I'm all right. I got protection. I got all the protection I need. Daddy and God are watching over me. See?" and Joe took a crucifix out of his pocket. It had belonged to his father. Joe had stuffed it in his pocket earlier that day for luck.

"Here," he said, and tore a $5 bill in half, handing Ellen one half and stuffing the other in his pocket.

"Somebody will contact you and tell you where I'm at and I'm OK, and they'll have the other half of the $5 bill."

"Joey, promise you'll call me. Every day. Let me know you're safe."

"OK."

Then he left.

THREATENING to kill his young neighbors Behlau and Pennock had worked a dark effect on Joey Coyle. Surely they knew he didn't really mean it, or did they? Joe had to wonder whether he was capable of such a thing.

It was as if he had cursed himself, thrown open a door to the dark side of himself, releasing new demons of self-loathing and fear. Maybe the money was not a gift but a curse. He already doubted he would ever see the $800,000 he had given to Sonny and Masi, and it occurred to him that Sonny in particular might not let him keep the $400,000 he still had. But no! Joe clung to the idea that the money was somehow meant to be his. Joe had dreams. He would turn his million into multimillions with big drug deals. It was not so much that Joe was already greedy for more money. The dream had more to do with pride. For the last year, Joe's life of addiction had been a humiliating ordeal of abject dependency, of scrounging for a few more dollars to pay off the dealer, of begging for credit when his wallet was empty and ducking the creditors when bills came due, of falling further and further behind. . . . His million would admit Joe to the other side of the business. He would be the man with all the money and all the drugs. Street dealers would come to *him*. Joe would use his wealth to send his ailing mother to the best doctors in the world. Instead of being the wayward baby brother, Joe would be his family's provider, stepping in for his dead father who had accused him of being a bum, showing up his older brother, Billy, a supervisor on the waterfront who Joe felt scorned him. He would use his riches to set up the best forklift repair shop on the Delaware River. He would go around to all the big forklift dealers and explain what he was going to do; he would recruit their business. Then he would outfit the place and employ people. He would be the boss. He would make it work out yet. But then he thought about his father and about what a mess he had made of his life so far, which made the money — *all that money!* — an even heavier burden to bear. So much seemed to be riding on it.

The promise to meet Behlau and Pennock and the threat he had made weighed on Joe so much that at some point Friday night, he began thinking that he was to meet the boys *that* night instead of Saturday. So he dug out the .44 magnum he had hidden at home and stuffed it under his belt at the small of his back. After stopping in on Ellen, Joe picked up Linda Rutter in the Eldorado and drove back to Mike DiCriscio's house to pick up the money he'd left with him. The gun dug into his backside uncomfortably. Mike was waiting with his friend Tom DiBruno, a short, stocky man Joe had never met. Joe, who had told his secret to everyone he met, immediately informed DiBruno that he was the one who had found the Purolator money, and he produced two crisp $100 bills.

"Keep it," Joe said, grinning.

Joe wanted DiCriscio and DiBruno to accompany him over to Dick Lee's bar for the meeting with Behlau and Pennock. He figured he could pass them off as his enforcers. Joe thought this, and his gun, were all the convincing Behlau and Pennock would need.

DAY THREE

Saturday, Feb. 28, 1981

OF COURSE, BEING A DAY EARLY, Joe never found Behlau and Pennock on Friday night. With the money in his car, he spent hours drinking at Dick Lee's with Linda, DiCriscio and DiBruno. Joe told the bartender, who expressed some surprise when Joe bought round after round for his friends, that "I come into some money," and then proceeded to tell him about the Purolator truck and the money bags. Joe, Linda, Mike and DiBruno left Dick Lee's when it closed, then drove over to Mike's parents' home in Clementon, N.J. Joe felt the need to shoot up again.

It was well after midnight when Joe turned into the curving block of small suburban homes. He was drunk. He had lost Mike's taillights a few blocks back but recognized the car in a driveway a few houses up. So he and Linda parked the Eldorado out in front and walked across the wet lawn to the front door.

As Joe would later remember the scene, he opened the door and encountered, just inside, an unfamiliar man and woman asleep on the couch. Startled, the man leapt up.

"Who are you!" he shouted. He vented a quick, threatening grunt and assumed a karate stance, his hands poised and one leg held high and forward. Joe retreated slowly and reached for the heavy pistol stuffed under his belt.

"Who are you?" answered Joe.

"Who are you!" the man demanded.

"Is Mike here?" asked Joe as he backed out the door, confused.

"Who are you?" the man shouted again.

"I'm a friend of Mike's!"

"Who the f— is Mike?"

Just as the confrontation threatened to peak, DiBruno strode up to set things straight.

"Look, sorry, I must be at the wrong house," said Joe, whose sudden pleading manner and obvious drunkenness made the man's wife laugh. Then everyone was laughing except the man of the house, Michael Madgey, who continued to come at Joe, backing him out the door.

"I made a mistake. I made a mistake," said Joe. Linda was yelling the same thing.

"You're damn right you made a mistake," said Madgey.

Joe found himself standing with Linda and DiBruno in the front yard. They walked over to the DiCriscios'. Inside, Joe, Linda, Mike and DiBruno fixed a pot of coffee and tiptoed upstairs to a bedroom to count the money. Mike's parents were asleep down the hall. Joe injected himself with meth, which had a temporary soothing effect on his drunkenness and frayed nerves. He had told Mike there was $400,000 in the bag, but when they finished counting, the cash totaled only $378,000. Joe just shrugged it off. He said he wanted Mike to arrange an investment for him. He talked about some kind of real estate deal in Atlantic City or a drug deal. Mike agreed to let Joe leave some of the money with him. Joe stuffed $238,000 in a plastic bag and set it in a closet upstairs.

Before leaving, Joe walked back over to the house next door to apologize for having barged in earlier. He introduced himself to Madgey and told him and his wife that he was the one who had found the Purolator money. Over coffee in the kitchen, Joe said he believed God wanted him to have the money. He even told them he had been a driver and bodyguard for Angelo Bruno and Frank Rizzo.

"My father always said I was a bum," said Joe.

He offered to pay the mortgage on their house and left, still holding his cup of coffee, after offering the Madgeys some Quaaludes, which they refused, and giving them each a $100 bill.

continued on next page

The Joey Coyle Story

Masi kept telling Joe to calm down. Maybe Masi was right. Maybe it was just the drug making Joe paranoid. But, then, if Masi were really plotting against him, isn't that *just what he would say*?

continued from previous page

"Don't spend it yet," Joe said, with a conspiratorial whisper. "I'm tryin' to get to Italy. I'll let you know when I'm there. Then it will be safe to spend it."

Mike DiCriscio had lost track of Joe while he was talking to the Madgeys. He looked around the house for him briefly, then spotted Joe crossing the lawn, holding a cup of coffee and singing.

IT WAS 4:30 A.M. WHEN ANTHONY DiCriscio got out of bed. He awoke early every morning. Downstairs, he was surprised to find the lights on, his coffee pot warm and ashtrays filled with cigarette butts. In the living room was his son Michael.

Mike was on his way out the door. He explained quickly to his father that the "goofy guy" had stopped by with him, and he told how Joey had walked into the wrong house. As his son left, Anthony DiCriscio looked out the window. An Eldorado was parked at the curb. A slender blond woman wearing a long coat got in one side of the car. A man with blond hair was behind the car, setting something in the trunk. The trunk closed, and the man got in on the driver's side of the car. Then this car and his son's car drove away.

The old man surveyed the mess in his kitchen. On the counter was a half-filled coffee cup that he had never seen before. . . .

AS THEY DROVE WEST ON KINGS Highway toward Philadelphia, just before reaching the turnoff for the bridge, in his rearview mirror Mike saw Joe's car head away toward the Camden Marine Terminal.

It was very early morning when the green-and-white Eldorado approached the terminal, coughed, bounced and then rolled to a full stop. Joe leaned on the ignition, but the engine wouldn't turn over. So he hiked on to the terminal grounds in search of his older brother, Billy. Joe had decided to hide the money at his brother's house in South Philly. Then he planned to lie low the rest of the day and get back on the phone to find out what was happening with the $800,000 he had given Thursday night to Masi and to the man called Sonny.

But Joe's brother wasn't working at that hour; he had a later shift. So Joe found a friend who drove him back out to the stalled Eldorado. They fiddled with the engine, jump-started it, and Joe drove back out to Kings Highway and up to and across the Walt Whitman Bridge as the Saturday morning sun rose in his rearview mirror.

He drove to his brother's house on Second Street and rang the bell. Joe's sister-in-law, Eleanor, answered the door. She told Joe that Billy had left for work.

"Can I come in?" Joe asked.

"What do you want?" Eleanor asked. Relations were strained between the brothers. Joe knew his older brother was disappointed in him, and he found it hard to talk to Billy's wife, as if everything he did or said just reinforced an impression of him that was already bad.

"Can I leave this here for a little while?" Joe asked.

"Leave what?"

"Look, I found this money. I want to leave it here until I can figure out what to do." Then Joe opened the black case and showed his sister-in-law the wrapped bundles of hundreds.

Eleanor was stunned. "Who did you kill?" she asked. "No, you can't leave it here. You had better not tell Billy about this; he'll turn you in. I wish you lots of luck, but get lost. We don't need the aggravation!" And she shut the door.

Dejected, Joe walked back to the Eldorado, which he had left running to prevent it from stalling.

"We can put it in my sister's basement," offered Linda. "She won't even know."

So they drove to Linda's sister's house on Roseberry Street. Linda slipped downstairs and set the case under the frame of an old broken stereo.

THERE WERE SO many telephone calls offering so many clues that took Detective Pat Laurenzi in so many different directions that by Saturday morning he wanted to pull the line from the wall. But you don't do that. You tell yourself it only takes one. You listen politely, ask questions, thank the caller, check out the ones that even mildly bear looking into.

That morning Laurenzi at last got a call that sounded like his first real break. A man said that he had driven past a tub on Swanson Street and had seen in his rearview mirror another car stop and pull something from it. It hadn't registered with him at first, but after hearing the news Friday night of Purolator's missing money, it hit him. Was there some kind of reward being offered?

Laurenzi drove over to the man's house. It was true, the man had witnessed the money being taken from the street. He verified the description of the car Laurenzi had gotten from witnesses on the first day.

"Did you see the license plate?" the detective asked eagerly.

"I only saw them out of my rearview mirror. I was going the other way," the man said.

He told Laurenzi he thought the car had a Pennsylvania tag, but he couldn't recall any letters or digits. Which left Laurenzi right back where he started.

JOE AND LINDA SPENT most of the day at the Four Winds Motor Lodge on Admiral Wilson Boulevard. Late in the afternoon, Joe gave Linda the keys to the Eldorado, which fortunately restarted, and told her to drive it back to the neighborhood, park it and return the keys to Masi.

When Linda drove off, Joe walked next door to the French Quarters Bar, ordered a drink and then spent the rest of the afternoon trying to phone Carl Masi. When he finally got Masi, the older man agreed to drive over the bridge and talk. Joe just wanted to check on his money. He was wary of Masi, so wary that he told his friend that he was at the Admiral Bar, which was farther down the highway, on the other side of the motel. Joe figured that way, he could watch Masi pull up, make sure he was alone.

Joe went back to the motel and his stash of meth and waited for the appointed hour to meet Masi at the bar. It was dark. Joe downed a few more drinks and then remembered to call his sister.

"Ell?"

"Yes."

"It's me. Joe."

"What's wrong? Are you all right?"

"Yeah. I'm fine. I can't talk. I'll talk to you later."

And he hung up.

Masi arrived alone. Together they drove down to Atlantic City. Joe had a million questions: Where was the rest of the money? When would he get it back? What was the plan? But what Joe was really after were answers to deeper questions: Was Masi really helping him, or ripping him off? Would he ever see the rest of the money again? Was the mob after him? Should he be as scared as he was? Joe was looking for guidance, but Masi, in that quiet, easy way of his, had few answers. It seemed like every time Joe asked a question, Masi would ask a question. It frustrated Joe. *That shifty bastard*, he thought, but then in the next second he would rebuke himself for doubting his friend.

It was late when they pulled into Atlantic City. The gaming tables at the Golden Nugget were closing. So Joe and Masi treated themselves to a nice dinner, and then Joe followed Masi around as he kidded the waitresses and had a few drinks with some friends. On the way back to the Camden motel, Joe told Masi that he had decided to get the money together and leave the country.

It was early Sunday morning when Masi dropped Joe off back at the motel. After their hours of conversation, all Joe had learned was to expect a call on Monday. Before leaving, Masi asked Joe where he would be staying.

"I'll be waiting here," said Joe, but right away another voice in his head said, *You're crazy, man, you'll be a sitting duck!*

Masi tried to calm Joe down.

"Stop worrying. It will be OK."

"Carl, they're after me. They're going to get me."

"They don't know who has the money, Joe. Take it easy."

Joe didn't want to tell his friend that at this point he was less afraid of the police than he was of the man called Sonny and his friends. Joe later remembered that Masi just kept telling him to calm down, and Joe realized that these things took time, you couldn't break down hundreds of thousands of dollars in $100 bills overnight. Maybe his friend was right. Maybe it was just the drug making him paranoid. But, then, if Masi were really plotting against him, isn't that *just what he would say*?

DAY FOUR

Sunday, March 1, 1981

SLEEP JUST TOYED WITH JOEY Coyle through Saturday night at the Four Winds motel. He had been going full tilt since Thursday afternoon, through night and day, injecting himself with speed every hour or so in an effort to calm himself. Joe's addiction was such that methamphetamine no longer gave him the characteristic jolt of energy and confidence. Instead it had the effect of keeping his mind from spiraling off hysterically in the whirl of fear and excitement that he had felt since finding the $1.2 million. He would lie down on the bed in the motel room and close his eyes and feel his tired muscles twitch. He

• *To construct this three-part series, magazine staff writer Mark Bowden conducted extensive interviews during the last two years with Joey Coyle and most of the other key participants. Those he was unable to interview had either testified in court or given detailed statements to the Philadelphia police, which opened its case files for the preparation of this story. Dialogue is based on statements given to the police in 1981, trial testimony in 1982, and the recollections of those involved.*

would awaken from what seemed like sleep and look at his watch, and only 10 minutes had gone by. Then Joe would crush some more white powder on a spoon, stir in a drop of water, heat it with a match, draw it into a syringe and inject himself again.

In his pocket was about $200 left over from the check he had received Thursday from the marine terminal for the work he had done over Christmas and New Year's. The Purolator money was scattered all over Philadelphia and New Jersey — Joe no longer even knew where most of it was. He could hardly keep track of where it had all gone: $400,000 to his friend Carl Masi and another $400,000 to the man named Sonny. He had left about $250,000 (Joe wasn't sure exactly how much) at the house in Clementon, hoping that DiCriscio would sink it in some kind of business deal. About $150,000 was hidden under a broken stereo cabinet in the basement of Linda Rutter's sister's house on Roseberry Street. He had handed out $100 bills — how many? Joe couldn't keep track. Could he trust all these people? Could he trust any of them? Often came the dark moments when Joe imagined that Sonny and his friends, far from doing him a favor and laundering the money, would be coming after him to kill him and take the rest of it. People were sometimes gunned down on the street in disputes over $25! Should he expect all these people to just help him keep more than a million?

So the money weighed on Joe like a great curse, but also, perhaps, like the one real God-given opportunity of his life. If he could just see it through.

No more than a few hours after Masi had dropped him off, Joe called Carl again. Masi's wife, Dee, drove over the Walt Whitman Bridge in darkness to meet him. She took Joe out that morning to a drugstore, and he bought a black hair rinse. Then she took him to the house of his cousin, Joe "Bucky" McCall, a longshoreman who lived in Gloucester City, N.J., on Nicholson Road. Bucky had always been Joe's closest relative outside his immediate family. They were the same age, the same size, and their family resemblance was so strong that they looked more like brothers than cousins. Joe told Bucky that he had found the Purolator money. He borrowed a clean pair of jeans and a fresh flannel shirt, shaved off his wispy blond moustache and shampooed the black dye into his thin, fair hair.

Later Sunday, Dee drove Joe back to her house on 29th Street. Joe sat in the kitchen talking to Carl and Dee. Joe hoped his fears that Masi would keep the money were wrong. He found himself returning again and again to the older man's rowhouse for coffee and reassurance.

"Don't worry so much," Masi told Joe.

JOEY'S SISTER ELLEN was washing dishes, and her husband, Charlie O'Brien, was watching television when Joe opened the door and walked up the stairs of their apartment.

"Yo!" said Joe, cheerfully.

Ellen recognized Joe's voice and walked into the living room. Ellen and Charlie couldn't believe their eyes. They stared at Joe and then looked across the living room at each other.

"Joe, what did you do to your hair?" Ellen asked.

"I had to change it. I had to disguise myself."

"For what?"

"Look, don't worry about it. I told you about them people. I just had to disguise it. It looks all right, doesn't it?"

It looked terrible. The black dye looked as if it had run. Charlie just looked at Ellen and shook his head.

"Sit down, Joe. We'll have coffee," Ellen said.

"No, thanks. No time," said Joe. "Is Mommy up?"

"I guess so. She's watching television with Katie."

"All right. I'm going to go up and see her."

Joe visited upstairs with his mother and niece for about 10 minutes. Then he came back downstairs to the living room and sat down next to Charlie. He reached behind him and pulled out a huge handgun, a .44 magnum. Ellen and Charlie were shocked. Joe set the gun down on the coffee table and began taking it apart, poking at it with his handkerchief.

"Are you all right?" Ellen asked.

"Yeah, I'm all right, I'm all right," Joe answered, irritated by her concern.

Ellen had been worried sick about her younger brother since he had stopped in, distraught and shaking, Friday evening. That was the night he had given her half of a $5 bill. Joe still seemed nervous, but less so. Ellen didn't know what to say to him.

"What are you going to do? Where are you going?" she asked.

"Look, can I take a shower here?"

"Yes, sure."

"Can I borrow the car? I want to run home and pick up some clean clothes first."

Ellen figured that while he was picking up the clothes and showering, she could talk to Charlie, figure out what to do. Maybe Joe would relax after getting cleaned up. Then they could talk, help him out.

So Joe left with Charlie's Chevy Nova. Ellen brewed a pot of coffee and got some cake out of the refrigerator.

But Joe didn't come back.

DAY FIVE

Monday, March 2, 1981

WHEN DETECTIVE PAT Laurenzi finished reading the memo, his face flushed red. The lieutenant had handed it to him first thing when he came in that morning. Laurenzi had walked back to his desk and read it even before pouring his usual morning cup of coffee. It was a three-page, single-spaced, typed account by Purolator's Jack Durwood of the phone call he had received from attorney Alan Silverman on Friday! Friday! And this was the first Laurenzi had heard of it!

The detective immediately phoned Purolator headquarters to make sure Durwood was in. Then he strode back out of South Detective Division, got in his car and drove fast over to the Purolator Armored Services Inc. offices on Swanson Street.

He bounded up the two flights of stairs to the company's executive offices and searched out Durwood.

Laurenzi flung the memo on Durwood's desk. He asked, "Why wasn't I told about this *immediately*?"

"We wanted to try to handle it without bringing in the police," explained Durwood, who seemed unmoved by the young detective's anger.

"Don't you think it would be better for us to handle negotiations like this?" Laurenzi said. "Don't you think we have a little more leverage?"

Laurenzi paced the office as he explained what he had been going through trying to get some lead on more than a million dollars missing in a city of nearly two million people.

"The lawyer said his client didn't want the police involved," Durwood said. "We were trying to work things out and get the money back. We had no contact with the man who had the money, so we don't know who that is. There's nothing you could have done to the lawyer even if you wanted to."

Laurenzi was calming down. He could see that Durwood's explanation made sense. But why were they letting him in on it now?

"The deal fell through. Whoever Silverman's client was, he has backed away from the deal or is holding out for more of a reward. There was nothing more we could do on our own."

They spent the rest of the morning comparing notes on the case. Then Durwood invited Laurenzi to lunch. While they ate, the detective told him about the new eyewitness who had seen the money picked up off the street. He said the man had seen the license plate but couldn't remember it. Together, the two investigators agreed to see about having the new witness hypnotized.

Back at headquarters, Laurenzi asked his lieutenant for permission. Not everyone in the department believed in this sort of thing, and Laurenzi wasn't at all sure he did either, but, as he told the lieutenant, "It may be, well, off the wall, but, *maybe*.... We don't have anything else to go on."

Word got passed up through the ranks. The answer came back. "No." There was a lot of press panting after this story. The Philadelphia Police Department was not ready to concede that it was reduced to experimenting with unusual techniques.

But Purolator's answer was yes.

So Laurenzi and Durwood drove the witness to the Center City office of clinical psychologist Howard Parnes that afternoon. Parnes talked the witness into a state of deep relaxation and asked a long series of questions, trying to elicit more details about the scene the witness had so briefly glimpsed in his rearview mirror. The witness was sure the car had a Pennsylvania tag. He could visualize it only vaguely, but he felt sure it had the number "7" in it, the number "7" and the number "9." But that was it.

Laurenzi was disappointed the witness couldn't remember more, but overall he felt good about it. He had done as much with the lead as he could. The digits "7" and "9" weren't much to go on, but they were two new pieces of the puzzle. It felt good to have something new.

WHAT THE DETECTIVE DIDN'T know was that while he was out, police from across the Delaware River in Gloucester City, N.J., had called in to headquarters with another stray bit of information. They had earlier reported an abandoned car in the 200 block of Mercer Street that roughly conformed to the description in his bulletin, but they had said it was a '75 Chevy Malibu. Now the caller was saying the car wasn't a '75, it was a '71 Malibu, maroon, blue primer on the right front fender.

It was just one more scrap of information. The duty officer walked over to Laurenzi's desk and stuck it in with the hundred other telephone tips and messages he'd received that day. □

Next week: Losers, weepers.

The Joey Coyle Story

Last of a three-part series

THE FINAL FRENZY

Within days, the joy of finding $1.2 million on the street had turned bitter. Fears of being caught by police, or even killed by mob hit men, gave Joey Coyle no rest. Just as police were scrambling to nab their man, he decided to make a last, desperate run for it.

By MARK BOWDEN

Synopsis of previous installments: *By Feb. 27, 1981, one day after finding the $1.2 million missing from a Purolator armored truck, Joey Coyle had given $400,000 to his friend Carl Masi for safe-keeping and $400,000 to a man called "Sonny," who Joe believed was a powerful member of the Philadelphia mob. Sonny, he hoped, would help him break down the $100 bills. Soon afterward, Joe even gave a chunk to his friend Mike DiCriscio to find a quick, safe investment that would take the remaining hot cash off Joe's hands.*

When John Behlau and Jed Pennock, neighbors who had been with Joe when he found the money, wanted to return it for a $50,000 reward, Joe angrily refused and threatened to kill them if they turned him in. Constantly high on methamphetamine, Joe continued to scatter his remaining money. Unbeknownst to him, a lawyer telephoned Purolator to inquire about his client's returning some of the money anonymously for a reward.

Meanwhile, Detective Pat Laurenzi was having no luck recovering the missing million. Lost in a profusion of tips was a crucial report that New Jersey police had found a '71 Chevy Malibu like the one eyewitnesses saw stop when the money was picked up off Swanson Street.

With such pressures building, time was running out on Joey Coyle's chances of keeping the money.

SIX DAYS HAD GONE BY since $1.2 million had dropped off the back of an armored car in a South Philly waterfront neighborhood, slipped through some crack in fate from a faraway world of luxury and ease onto the concrete of this hardworking, two-story rowhouse world. There wasn't a clue who in particular had it, but in a sense, the money already belonged to South Philly; it had become its collective fantasy.

DAY SIX

Tuesday, March 3, 1981

FRANKIE SANTOS DID MAGIC tricks. He could do things with a pack of cards on a bar top that would have the place buying him drinks all night long.

A lean, dark-haired young man with a gentle, persuasive manner and big brown eyes, Frank was a charmer, a neighborhood kid with smarts. He worked nights and took courses during the day at Camden Community College, collected rare bottles of liquor and read books and practiced his card tricks on the side so that no matter how many times you saw him do his tricks, he seemed always to have a new one, already perfected, that you had never seen before. Frank was a traffic controller for the Delaware River Pilots Association, an important and valuable specialty requiring learning and practice, a job demanding exactly the earnest qualities Frank possessed. He was a success, the kind of guy who saved his money and invested it, who got ahead in a low-key, steady way. Still, Frank was not the kind of guy to forget where he came from, to forget his old attachments and loyalties. Not that South Philly would ever let him....

Frank had lived with Joey Coyle at Joe's mother's house on Front Street for about four months in 1980 after he split up with his wife. He and Joe were friends going back to Catholic school first grade. The Coyles would come over to his family's Italian house for cabbage and ham every St. Patrick's Day. Joe had been in Frankie's wedding. Living with Joe had worked out OK for a little while, and Frank was grateful for the favor, but he had outgrown the shiftless life Joe was living. So Frank couldn't summon the forbearance necessary to stay close to Joe. It demanded too much.

One day when one of Joey's friends had trouble starting his car, Joe and his buddies just popped open the hood on Frank's car and "borrowed" his battery — it would be just like Joe to neglect to ask and then forget to tell Frank, leaving it for

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ILLUSTRATION BY **DAVID NOYES**

The Joey Coyle Story

There were nearly 500 telephone tips, no way to follow up on all of them. It was then that Laurenzi's eye caught, deep in the pile of notes, a message he did not recall seeing before . . .

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Frank to be surprised with the dull, impotent click of his ignition as he prepared to report for work at midnight. One night while Frank was away working on the river, Joe and his friends came home drunk and raided his precious store of rare bourbon, old-style bottles of Wild Turkey and Old Forrester with the corks still in them, fancy decanters — it broke Frank's heart. He had gone around looking for those bottles from dealers; they were a prized part of his collection. Frank was attuned to layers of subtlety that Joe and some of the old friends from the neighborhood could never quite comprehend. To Joe, a bottle of bourbon was a bottle of bourbon. You killed it when the need was strong and replaced it when your pockets were full. It wasn't clear how someone could derive pleasure from a bottle of bourbon without opening it.

It was early morning, still dark, when Frank got the call at work. He had been working all night. Frank agreed to meet Joe when he got off.

Joe drove back into Philadelphia early that morning with his girlfriend, Linda Rutter, in his sister's Chevy Nova. He got out of the car at the corner of Sixth and Porter Streets and asked Linda to return the car to his sister's neighborhood, to retrieve the money hidden in her sister's basement on Roseberry Street, and to meet him with the money back at the corner.

Frankie's old red Chevelle pulled up to the corner right on time.

Frank was shocked by Joe's appearance. His friend's blond hair was black — it looked like some cheap dye — and his moustache was gone.

"Man, you look terrible," he said as Joe climbed into the car.

"I haven't slept in a few days," said Joe, and he launched into a hurried and frightened explanation of how he found the Purolator money, how he gave money to this guy Sonny who was *connected*, how the cops were out looking for him with helicopters and dogs.... "People are chasing me. They're gonna get me!"

It was all too much too fast for Frank.

"Joey, look. Calm down. What happened?" he said.

"I have to get out of the city," Joe insisted. "You gotta help me. People are chasing me. I still have some of the Purolator money."

Joe showed Frank the .44 magnum he had been carrying uncomfortably under his belt. He had welts on the small of his back from the thing. He had been hiding out for nearly two days at a motel in Jersey. Joe said that he and Linda had gone shopping at a mall on Monday and that he'd bought himself a new tan topcoat. Joe explained to Frank that he had spent the rest of the night waiting impatiently to connect with him. Joe had decided that he needed Frank to get him on a boat and help him get out of the country.

"The cops will be watching all the trains and at the airport," Joe said.

Frank just sat behind the wheel, bewildered. What was he supposed to do? Joe was shaking, hysterical, so frightened that Frank couldn't doubt that the story was true. He had heard, of course, about the missing million. He doubted the business about the mob being involved. Hell, no real organized-crime figure would have let Joey Coyle walk out with $400,000 in unmarked bills. Frank knew Carl Masi. He figured Masi was clever enough to have brought in somebody to pose as Sonny Riccobene just to scare Joe into handing over cash.

The first thing to do, Frank said, was to get back what little money he had left. Joe told Frank that Linda was coming with the money from her sister's. Shortly afterward, Linda arrived with the cash stuffed inside the lining of her jacket.

"Linda, why don't you sit at home for a while and I'll have Joey call you?" Frank said. "And don't tell anybody that we're together. Don't tell anybody that he's with me."

Frank then drove Joe back to his house in Erial, N.J. They laid the money out on Frank's kitchen table and started counting. They counted $119,900.

"Where's the rest of it?" Frank asked.

"It's all here."

"Joe, you told me that you still had about $400,000! There's only $119,900 here! That's almost $280,000 missing!"

"Linda must have taken some of it."

"Joe! $280,000? Are you sure there's supposed to be $400,000 altogether?"

"Yeah. She musta took some of it," said Joe, who seemed unconcerned.

Joe didn't mention anything about Mike DiCriscio. He was playing it sly, figuring it was best not to let everyone involved know the whole picture. It gave him his only sense of power over his predicament; Joe figured he was the only one who knew how all the pieces of the puzzle fit together.

"I buried it somewhere," said Joe, but the look in his eye indicated that he had more to tell than that, and after a moment of hesitation, before Frank even had a chance to ask again, Joe began spilling the rest of his story.

Frank stopped him.

"OK, OK," he said. "Look. Don't tell me any more. The less I know the better. You tell me the money is buried. Fine. I believe you. Let's leave it at that. The less I know, the better off you are, too."

"OK."

Frank figured the first thing he needed to do — although it was a little late — was devise some kind of system whereby Joe could keep track of how much money he had. Joe was so excited or strung out or both that Frank figured he would have to just treat him like a little boy.

"Look, Joe, why don't you take the money and we'll put it in envelopes?" said Frank. He left the kitchen and came back with a stack of white envelopes. "Now count 50 one-hundred-dollar bills and put that amount in each envelope."

As Joe worked with the piles of cash on the kitchen table, he began again to relate where all the money had gone. He told Frank about Mike DiCriscio.

"You told me you buried that money," said Frank, who was flabbergasted by his friend's carelessness.

Joe just shrugged.

"Joe, tell me, who all knows that you found this money?"

Frank listened first with shock and then with something closer to amusement as Joe labored to list all the names. There were Behlau and Pennock, the Masis, the man called Sonny, Linda Rutter, Joe's niece, his sister, Mike DiCriscio, Tom DiBruno, the Madgeys, the bartender at Dick Lee's....

"The *bartender at Dick Lee's!*"

Joey grinned sheepishly.

Frank shook his head sadly. "Joe, if you have it in your head to keep the money, forget about it. You gave it away to everybody. *Everybody* knows about it. Christ! Even the bartender knows about it! There is no way we can get away with it if we want to try and keep the money. The only recourse is try to get as much of the money back as you can and go for the $50,000 reward. You need to find yourself a good lawyer and see what can be arranged at this point."

Joe told Frank that he couldn't do that even if he wanted to.

"The mob has got the money, Frank. They'll come after me. They're after me right now!"

Frank doubted it, but he could see that his friend was badly frightened and incapable of taking the kind of calm, reasonable steps needed. He tried to convince Joe that the safest thing would be to call a lawyer and see what kind of reward he could negotiate for returning the money, but Joe wouldn't even think of giving up the money. He had big plans. He still had hopes of getting most of the money back. Frank felt in an odd position. On the one hand, he knew that giving up this comedy of errors and turning in the money for a reward would be best for Joe. On the other hand, Joe had called him for help, had trusted him. Joe was his oldest friend. He felt obliged to help Joey even if he didn't agree with him.

"You gotta get me on a ship, get me out of the country," said Joe.

Frank was aware of the risk and complications of doing what Joe wanted.

"Joe, you can't just climb on a ship and leave the country. Why don't you go to Mexico? You don't need a passport to go to Mexico. It would take two or three days at least to get a passport, and they'll catch you if you apply. I don't think there's an extradition treaty between the United States and Mexico. If you went to Mexico, you could hop on another plane and go to Switzerland or wherever you want to go."

Joe nodded. He wanted Frank to go with him, but his friend refused. Frank agreed to get the tickets through an American Express travel agency. Joe would have to fly out of New York City; it would be safer. Frank said he would make the arrangements and even drive Joe up to New York to catch the flight, but that was as much as he would do.

PAT LAURENZI HAD grabbed a few hours of sleep Monday night on top of his metal desk at the South Detective Division. Tuesday dawned grim. It had been five days since the money fell off the truck. The detective knew that the more time went by, the dimmer were his chances of catching up to whoever had found it.

He had nothing much more to go on than he had started with the previous Thursday, a description of the car, a glimpse of a young man with fair hair stepping out and yanking the money bags inside, and a solid hunch that whoever that young, fair-haired man was, he lived or worked somewhere in the vicinity of Front Street.

Laurenzi was weary and forlorn as he leafed through the thick manila file of leads and notes he had accumulated over the last five days. There were nearly 500 telephone tips, all transcribed in a variety of handwriting on notes that placed the unknown suspect everywhere from Atlantic City to Texas. There was no way to follow up on all of them. The detective had an empty feeling in the pit of his stomach that was more than just hunger.

It was then that Laurenzi's eye caught, deep in the pile of notes, a message he did not recall seeing before. It was from Saturday. Gloucester City, N.J., police had originally called to report an abandoned '75 Chevy Malibu, maroon, parked on a side street. Laurenzi hadn't been too

excited about that — there was quite a difference between the '71 model and the '75, and he had good corroboration on the description of the car. But there was a note added to the first message that he hadn't seen. The Gloucester police had called back later with a correction. The Malibu was not a '75 model, but a '71!

He telephoned Gloucester City police to ask more questions. Two of Laurenzi's colleagues drove across the Walt Whitman Bridge to Gloucester City to see for themselves. It was a 1971 Chevy Malibu, maroon, blue primer on the right front fender. It was almost certainly *the* car.

Laurenzi's colleagues verified that the car fit exactly the description of the one they were looking for. Its license plate number did not contain the digits, "7" and "9," that Laurenzi's witness had recalled under hypnosis, but the detective had been skeptical about that information anyway. He excitedly typed into the office computer the car's serial number. The computer came back with the information that the car belonged to a John Henry Behlau, who lived at 314 Durfor St., which was, as Laurenzi immediately realized, not more than three blocks from where the money had fallen off the truck.

Laurenzi knew he had a breakthrough. He assembled a group of uniformed men to back him up and drove over to the house. When he rang the bell, a woman answered. She looked at the detective, then at the uniformed officer beside him. Laurenzi identified himself. She didn't seem at all surprised.

"We were wondering when you were going to come," she said.

IT WAS ABOUT 5 P.M. before Frank and Joe got under way to New York. Counting the money while Frank was gone getting the tickets, Joe had discovered 30 bills that were stamped with dated seals from the Federal Reserve Bank. Joe felt he should burn these bills, but Frank talked him out of it. Frank took this money and $10,000 Joe gave him to look after his mother and left it at his girlfriend's house near his apartment. Before they left for New York, Frank made Joe leave his gun behind.

"It's one thing for us to get locked up for having this money," Frank said. "It's another thing if they catch us with the money *and* a gun." Joe reluctantly agreed.

Right away, they got lost. They wandered frustrated for about 45 minutes before they found the New Jersey Turnpike.

Once there, it was a familiar road for Frank and Joe. When they were 16 and Joey had just gotten his Cinderella driver's license, his learner's permit, they had gone cruising like big shots and had picked up two older girls on Broad Street. The girls said they were trying to get to New York City.

"You want to come to New York with us?" the girls asked.

Frank looked at Joe. Joe looked at Frank.

"Sure!" they said, and they had all driven up to New York City that night. Frank and Joe had all of $5 between them, most of which they spent on tolls. They drove the girls up to the big city, joking and laughing all the way. The girls made a big fuss about how cute Frankie and Joey were. Frank and Joe figured they had hit the jackpot; their 16-year-old heads spun with vivid, fleshy visions. When they got to New York, the girls directed them to a big brownstone hotel, and they all got out together and went in. The girls said they wanted to go out for some drinks. They told Frank and Joe to wait for them in the lobby while they freshened up.

The boys waited for two hours before realizing they'd been had.

They were tired and embarrassed. It was a cold night, so they locked the doors, left the car running, cranked up the heaters and tried to get some sleep. At daybreak they were awakened by a beat patrolman rapping on top of the car. They managed to scrape together about 50 cents and shared one donut and a cup of coffee. The car was almost out of gas, and they were penniless.

So Frankie called his mother. She had a friend who lived in Brooklyn, so Frankie and Joey set off in search of Brooklyn. After a long period of harried trial and error in Manhattan rush-hour traffic, Frankie told Joey to pull over. He ran up to a cop directing traffic at a busy intersection and asked him how to get to Brooklyn. The cop looked over at the callow youth behind the wheel of the car and asked to see his driver's license. Joey showed him the Cinderella license, which was meaningless in New York State, and was immediately arrested. Frank made some comments the cop didn't like, so he got arrested, too. Frank's mother's friend kindly showed up to bail them out, bed them down, feed them and give them enough money for gas and tolls to get home.

That had been more than a decade ago, but Joe and Frank felt some of the same excitement now as they drove north with more than $100,000 in cash. They laughed about this memory and the memory of other trips they had taken to New York. Frank told Joe that he wanted to stop someplace and buy himself a good suit that afternoon. It was the least Joe could do, with Frank's taking such a risk and all. Joe said sure, but he didn't think Frank was taking any risk.

"Aiding and abetting," said Frank. "That's what I'm doing here. If we get caught now, I'm in just as much trouble as you are."

"What trouble?" said Joe. "I done nothing wrong!"

Then Frank tried explaining to his friend why the money did not really belong to him.

"Hey, possession is nine-tenths of the law!" insisted Joe. "I ain't committed no crime."

Frank explained that, as he understood it, the law required that when you found something of value, you had an obligation to try to return it. If you didn't, you were guilty of theft.

"No way!" said Joe, who knew nothing about law but felt ownership in his bones. "Finders keepers! It's one of the oldest laws there is."

Frank said that that might have been the law in the olden days but that the state of Pennsylvania wasn't run according to old common law. But Joe would hear none of it. Not only did he not intend to return the money, he was stubbornly determined to believe that he was doing nothing wrong.

They checked into the Sky Line Inn, which Frank just picked at random as they drove into Manhattan. Upstairs in the room, Frank wanted to call up a limousine service to rent a limo for the night. Joe shot up with meth in the bathroom, and then tried stuffing the envelopes of money into his socks. It wasn't working. He was wearing low-cut boots and high socks, but the weight of the envelopes just pulled the socks down over the boots. So he ran to the lobby store and bought some Scotch tape. Back up in the room, he stuffed half the envelopes in his socks and wrapped the top of his socks with the tape. It worked fine. Everything was in place. He left a pile of envelopes in a bureau drawer and stuffed one in his pocket. Since he was in New York, his last night before leaving the country, he and Frank felt safe finally spending a little of the money. On his way out, Joe hung a "Do Not Disturb" sign on the handle and stretched a strip of tape over the space between the bottom of the door frame and the door, so he would know if anyone had entered. He was afraid someone from the mob would find him there and kill him for the rest of the money. Frank just shook his head. He thought Joe's precautions were comical, but, then again, the intensity of his friend's fear was mildly contagious.

They went outside to wait for the limo, but Joe was impatient so they grabbed a waiting cab and told the driver to take them to Broadway. They explained to the cabbie that they weren't going to see a show but to pick up some girls, so the driver offered to take care of that himself. He took them on a long drive across town, and stopped before a big brownstone on a residential block. The driver got out, opened the door for them and escorted them inside.

Joe was having second thoughts about this. With all the money taped inside his socks, he realized that he would feel foolish taking his pants off. The cabbie introduced Joe to a woman who was willing. She even followed Frank and Joe out to the cab and got in, offering to service Joe there in the back seat.

"No thanks. No thanks, baby," said Joe, who squirmed away from her in the seat and fended her off with one arm. Joe was embarrassed not to accept, but he was determined not to remove his pants. He reached in his pocket with his free hand, pulled out a roll of hundreds and presented the woman with one. They left the woman standing on the sidewalk, smiling and waving.

FLOODLIGHTS FROM A hovering helicopter and from the television crews lined up to broadcast live in front of Carl Masi's house lighted up his South 29th Street neighborhood like a movie set. There were reporters knocking on doors up and down the block, pestering neighbors for information about the Masis.

"They are nice people, good friends," said the woman next door, who worried that maybe she shouldn't be answering questions.

At the same time that Frankie Santos and Joey Coyle were frolicking in New York City, teams of detectives were searching Carl Masi's house. Uniformed officers guarded the front and back, sternly keeping the anxious crowd of neighbors and reporters at bay. Word was out that the Philadelphia police had found the missing Purolator million, but from the

continued on next page

The Joey Coyle Story

Attendants were announcing that boarding would begin in six minutes. As Joe took his place in line, two men in suits strode directly up to him. "Is your name Joseph Coyle?" one of them asked.

continued from previous page

bustle of activity in and around the Masis' house, the case hardly seemed closed. None of the officers on the scene would comment.

Late in the evening the cameras caught a startled Carl Masi, wearing a leather jacket, being led out the front door to a police car. Then a team of detectives emerged carrying green trash bags. It was assumed that the bags were filled with money, but the Police Department's statement just an hour later indicated that none of the cash had been recovered.

It had taken only a few hours from Laurenzi's knock on Johnny Behlau's front door to the evening search of Masi's house. After consulting with lawyers that afternoon, and learning that they could not only avoid prosecution but also earn some reward money if they helped lead the police to Joey Coyle, Behlau and Pennock talked freely. They told Laurenzi about finding the money, about bringing it back to Joey's house. They told him how they had urged him to give it back, and how he had instead taken them over to Carl Masi's house. They said Masi and Coyle and another man — they said they did not know who the other man was — had split up the money, and that was the last they had seen of it. At Masi's house the detectives had found only remnants of the burned bill wrappers in a trash can on the patio.

While the searching went on at his rowhouse, Masi was feeling the heat back at the South Detective Division. Still recuperating from open-heart surgery, Masi was doing his best to stay calm, but he knew he was in more trouble than Behlau and Pennock. The detectives knew that he had been given a large portion of the money to hold. To Pat Laurenzi's anxious questions he gave careful, direct, truthful answers, but the ex-fighter with the heart condition wasn't volunteering a thing. Laurenzi told Masi that the only way he could hope to avoid prosecution was to start turning the money back in, *fast*. Masi complained that he had handed the money over to others, that it would take time. Laurenzi said fine.

"You can start right now," he said, and pushed a telephone across the desk toward Masi. "Just dial 9 for an outside line."

In the meantime — things were moving rapidly now — Laurenzi sent an all-points bulletin to area law enforcement agencies:

> WANTED. JOSEPH COYLE 28 W/M DOB 2-22-53 RES 2323 S FRONT STREET PHILA. PA. 6 FOOT, 150 LBS, DIRTY BLOND HAIR, TATTOO ON ONE ARM (SHAMROCK), SCAR ON SIDE OF FACE FROM EAR TO BELOW EYE, FOR THEFT, RSP AND CONSP. SUBJECT WANTED ON WARRANT #98946 SIGNED BY JUDGE LEDERER . . .

And within hours there was a call from Washington Township police in Gloucester County, N.J. They had arrested in a bar brawl one Joseph Coyle. Laurenzi was busy with Masi, since recovering the money was top priority, so two other detectives in his unit drove over the bridge to Washington Township.

There were lots of congratulations going around the office, Masi was working the telephone hard, trying to get the money returned, Laurenzi was feeling the high a detective gets when all the pieces of a tough case begin to fall into place — when the phone rang. It was the two detectives calling from Washington Township.

They had been ushered in to meet Joseph Coyle. He was the right height, the right age, had a shamrock tattoo and dirty-blond hair, only — *he was the wrong Joey Coyle!*

AFTER leaving the whore on the sidewalk, Joe and Frank asked their cabbie to take them to the best French restaurant he knew. It was late for dinner, but they were seated. Frank made friends with the headwaiter immediately and invited him to join them for dinner. They spent hours there, drinking Dom Perignon, eating pheasant under glass, sampling desserts. They persuaded their waiter to join them. With tips, they left about $450 on the table.

It was nearly midnight when they left. They found a nightclub, but the doorman wouldn't let them in. So Frank gave him a hundred-dollar bill, and the doors swung wide. They drank more and stumbled back out to hail a cab. But when they were picked up, neither Frank nor Joe could remember the address of the inn they had checked into earlier, where they had left most of the money. So Frank told the cabbie to stop in front of a Sheraton. He paid a clerk at the front desk $50 to get a room and went upstairs to sleep. Joe used the bathroom to mix himself an injection of meth, shot up, and then paced the room nervously. He was afraid to even try to sleep. Joe had visions of a hit man tracking him down and shooting him in his sleep. Frank complained.

"Man, I don't care what you do, but I need to get some sleep," he said.

Joe wandered downstairs to the garage under the hotel, found an open car door and curled up on the back seat.

DAY SEVEN

Wednesday, March 4, 1981

AT DAWN, AS HEADLINES AND morning news summaries on radio and TV trumpeted the arrest of Joey Coyle, telling cheerful tales of the unemployed South Philadelphia longshoreman who had given away a fortune to seemingly everyone he met, and predicting the imminent recovery of the lost Purolator $1.2 million, Frankie Santos awakened in a hotel room in New York City with Joe peering over him. They had about four hours in which to find the inn, retrieve the remainder of the money, and get Joe to John F. Kennedy International Airport in time for the 10:45 flight to Acapulco.

Frank dressed quickly. He and Joe stopped at a shop inside the Sheraton to buy Joe a $25 bag filled with toiletries. Frank figured it was stuff he might not be able to get easily in Acapulco. Frank bought one for himself, too. Joe picked out an expensive pair of sunglasses for himself. Then they went out and hailed a cab.

Neither Joe nor Frank could remember the exact name of the inn they were looking for. Joe blamed Frank, and Frank blamed Joe. Finally, exasperated, Frank tried to explain to the cab driver how they had arrived at the place the afternoon before.

"We just came straight on through the Lincoln Tunnel and veered off toward the left," he said.

The cabbie frowned. He drove what to Frank seemed an extremely roundabout route in the general direction Frank described, but there was no sign of the inn. Joe, who was even more nervous than usual, lit up a cigarette. The driver turned and asked him to put it out. Then Joe and the cabbie started to argue.

"Just let us out right here!" shouted Frank. He paid the driver impatiently, with Joe pacing the sidewalk behind him, cursing the guy. Then Frank hailed a second cab. This driver was Iranian, and only barely understood Frank's directions. He drove for about 20 minutes before Frank decided it was time to try someone else. They paid the cabbie and stepped out to the curb again. But as the taxi pulled away, Joe said, "Oh, no! I left my bag in the back seat!" Frank sprinted after the cab, waving and shouting. He chased it for two blocks before catching it at a red light. As he walked back to Joe, Frank reproved himself. Here they were with more than $100,000 in cash, more than half of it squirreled away in some inn they couldn't find, with the Philadelphia police, the FBI and God only knows who else chasing them, with a plane to catch all the way across the largest and busiest city in the world, and he, prize chump Francis Santos, was wasting time and energy sprinting after a cab to recover $25 worth of toiletries in a bag. When he got close enough, Frank flung the bag at Joe.

The third cab driver, an older man, found the inn. Frank didn't want to lose this guy, who both spoke English *and* seemed to know where he was going in Manhattan, so he told Joe to wait for him, and he ran into the Sky Line Inn to retrieve the money. Up in the room, stuffed in the drawer with the envelopes of cash, Frank found a plastic bag with almost a half pound of drugs. He knew it would be crazy to send Joe out of the country carrying that, so he flushed the contents down the toilet and pushed the envelopes into the empty bag. Joe would be upset, but it was for his own good. Before leaving the room, Frank grabbed a pad of stationery and a pen from the dresser top.

Back in the cab, Frank told the driver to get them to the airport as fast as he could. He handed Joe the bag, and then signed his own name on top of the pad and handed that to Joe.

"Here, practice signing my name," he said, "just in case somebody challenges your I.D. at customs."

So as the cab driver fought his way through morning rush hour, driving into the sun, Joe went to work in the back seat signing "Francis Santos" over and over again on the page.

They arrived at the airport shortly after 9:30 a.m. Joe went to the men's room to shoot up and to stuff the envelopes inside his socks and boots and pockets. Frank went to the counter to check in and get a seat assignment. Joe came out of the lavatory and waited across the airport while Frank stood in line. The envelopes pulled on his socks uncomfortably, and Joe worried they would spill out of his boots. Then he got an idea. At a nearby sales counter, he bought a pair of pantyhose. Back in the men's room, Joe closed himself in a stall and wrestled in the small space to remove his boots and socks and pants. He then stuffed the money in the pantyhose as he pulled them over the lower part of his legs, and then stood to pull them on. The envelopes were held tightly in place. Joe had his pants in one hand and the waistband of the pantyhose in the other. He looked down at his legs in the hose, and his face flushed in chagrin. How was it going to look if he got caught? Or if some hit man got to him on the plane? Joe could imagine the humiliation,

• *To construct this three-part series, magazine staff writer Mark Bowden conducted extensive interviews during the last two years with Joey Coyle and most of the other key participants. Those he was unable to interview had either testified in court or given detailed statements to the Philadelphia police, which opened its case files for the preparation of this story. Dialogue is based on statements given to the police in 1981, trial testimony in 1982, and the recollections of those involved.*

even posthumously, of being found wearing a pair of pantyhose. Would people understand? The idea gnawed away at Joe until he couldn't stand it anymore. So he reversed himself quickly, pulled off the pantyhose, pulled on his socks, stuffed some of the envelopes in them, pulled on his jeans again, got in his boots, and stuffed more of the envelopes inside his boots and stuck the remainder in his overcoat pockets. He would just deal with the discomfort. On his way out the door, he dumped the pantyhose into a trash can.

Frank was waiting for him nervously outside the men's room door.

"What the hell were you doing in there?" he said, but didn't wait for Joe to explain. He directed Joe across the airport to the designated gate. Once there, Frank handed Joe the folder with the tickets and showed him where to stand in line to check in for the flight. Attendants were announcing that boarding would begin in six minutes.

As Joe took his place in line, two tall, middle-aged men in business suits strode directly up to him.

"Is your name Joseph Coyle?" one of the men asked.

"Yes," said Joe reflexively. Out of the corner of his eye, he could see other men approaching Frank.

The man flipped open his wallet to display a badge, and as the other man took strong hold of Joe's upper arm, the man with the badge said, "You're under arrest."

"Oh, s—," said Joey Coyle. "FBI."

OF COURSE, right from the beginning, one of the most likely scenarios Pat Laurenzi could envision for whoever found the Purolator money was for him to flee the country with it. But until he knew who had the money, there was little he could do with that hunch short of asking local airline offices and travel agencies to watch for customers buying tickets with $100 bills. But once he had learned the name *Joey Coyle* late Tuesday, the detective had something more to work with. At the same time Laurenzi was overseeing the apprehension of Carl Masi and the debriefing of John Behlau and Jed Pennock, other detectives were dispatched to find out as much as they could about Joey Coyle.

Ellen O'Brien, Joe's worried sister, tried not to be too helpful. She felt her first loyalty was to her brother. Truth was, Ellen didn't know where he was or where he had hidden the money. So she played along. When the detectives asked to search her apartment, she said, "Sure, but you won't find anything." And when one of the cops asked her to name some of Joe's best friends, she couldn't see any strong reason not to. One of the first names that occurred to her was that nice young man who worked as a river pilot, named Frankie Santos.

It was late Tuesday night, with Masi still making his worried phone calls, that a detective checking airline-ticket purchases discovered that someone named Frank Santos had purchased a round-trip ticket to Acapulco from JFK International in New York, due to depart the next morning. That information had been sent to FBI headquarters in New York City, along with a thorough description of Coyle and Santos.

FBI Special Agent Walter F. Yoos and his partner, Agent James J. Malley, had had to look twice when Joe stepped up to the ticket counter. The man they were looking for was supposed to have a moustache and dirty-blond hair. This fellow was dressed in a new tan topcoat and tan slacks, he had no moustache, and his hair was black. But on closer inspection, there could be no mistake. It had been drizzling when Frank and Joe were hustling around New York that morning, and the hair dye had trailed thin lines of black down the shoulders and back of Joey's new tan topcoat. And there was no hiding the scar that pulled the whole right side of his face off kilter.

The Purolator money had begun returning a few hours before Joe and Frank were arrested. Through the night, Masi had made phone calls from behind Laurenzi's desk, and gradually the money started to return. The detective took a call that directed him to an open lot on Delaware Avenue just north of Washington Avenue. The caller explained that it was a wide-open area — it was not far from where the money had fallen off the truck six days before — where both the detective and the caller could be confident they were alone. Laurenzi parked his pale-blue Chrysler in the middle of the road. He watched his breath dissipate against a metallic morning sky as he sat on the front hood of his car waiting. At the appointed time, a car drove up next to his. A man rolled down the window.

"Are you Laurenzi?" he asked.

"Yes."

The man dropped a plastic bag out the window and drove away. The bag had *Las Vegas* written on the side; it looked to Laurenzi like something you might buy at a souvenir shop. There was $381,700 inside.

Later Wednesday, Dennis Eisman handed over $229,300 at detective headquarters at Eighth and Race Streets. Eisman, a prominent city defense attorney, was representing Mike DiCriscio (who had been referred to Eisman by attorney Alan David Silverman).

Laurenzi made another pickup the next morning. It had been a happy day. Waiting for more of the money to come in, Laurenzi played with the $381,700 on his desk. It took up a surprisingly small amount of space for so much money, he thought. Stacked neatly, it was about a foot square, about four inches high. The detective amused himself by making a little pyramid out of it. He had gone home to Roxborough early Wednesday evening to try to get his first night's sleep in days, and had stretched out on his living room couch like a zombie when the phone rang calling him back into the office. He was to expect another call in an hour at his desk. So the detective drove back to South Philly, rolled his jacket into a ball and used it as a pillow as he lay down on the desk. He was awakened by a caller directing him to a meeting at Washington Avenue and Water Street.

At 5 a.m., street lamps on new snow softly lighted city streets, like a solar eclipse at noon. It would snow steadily for 24 hours, such an accumulation that the detectives dispatched to New York City to pick up Coyle and Santos would be stuck there overnight.

Again, the detective waited on the hood of his car. A car approached. A man rolled down the window and pointed toward a bush, then drove away. Behind the bush was a wet brown grocery bag covered with a layer of snow. Inside the bag was $272,100.

In New York City, the FBI counted $105,200 stuffed in Joe's socks, boots and pockets. They found $480 on Frank Santos. The woman Frank had given money to turned over about $13,000. A few people showed up with $100 bills, and small amounts drifted in from elsewhere. When the fancy money-counter that Purolator lent to Laurenzi was finished, $1,003,400 was recovered.

Exactly $196,600 was gone.

GETTING ARRESTED GAVE JOEY Coyle an unexpected, extremely welcome sense of relief. It was the end of his fantasy of living life as a successful Big Shot, smooth-mannered drug dealer, owner of a string of machine-repair shops, rich uncle, etc. — but it was also the end of worrying about hit men and the mob. It was only after his arrest that Joe realized how much his fear outweighed his fantasy.

Carl Masi denied, and Frank Santos protested his disbelief, that anyone from the mob had been involved with Joe's bumbling efforts to keep the Purolator money. In all the statements given to the FBI and the police, in all the testimony that would later be given at Joe's week-long trial, no one named the man called "Sonny" who had visited Masi's house the day Joe found the money and walked out with a third of it. Sonny, the mystery man, whom no one had ever seen before and whom everyone hoped they would never see again, just vanished from the story, like the $196,600.

When he was first interrogated in New York by the FBI agents, who wanted a precise account of Joe's activities during the week he had the money, Joe was apologetic.

"I don't think I better talk about it," he told the four unfamiliar FBI men sitting around him. Joe explained that if he talked, it would destroy his reputation back in the neighborhood for life. "I got responsibility to my friends," he said. "They were just tryin' to help me, doing me a favor. Hey, I'm only human. Until last Friday I couldn't even count to a thousand. If Purolator was givin' the money away, I thought I'd give it a try. Ain't no crime in that," he pleaded, doing his damnedest to charm the FBI.

The agents explained to Joe plainly that unless the money was returned, there was a crime, and Joe was in big trouble.

"But if I tell you where all the money is, I'll have to give up my friends!" protested Joe.

"Maybe there's a way you could turn in the money without involving your friends," suggested one of the men.

Joe was wary. He asked whether he could talk to his friend Frank privately. So the agents left Frank and Joe together for a while. Frank urged Joe to do whatever he had to do to protect himself.

When the agents came back, Joe asked whether he could make a phone call and try to talk his friends into contacting the Philadelphia police anonymously and giving the money back. First, Joe called Dee Masi at the Fidelity Bank, but she wasn't at work. Then he telephoned Dee at her house. Dee told Joe that the police had come, that Carl was cooperating with them, that Behlau and Pennock had given his name to the police and were negotiating for a reward, and that some lawyer for DiCriscio had turned in a chunk of it. Joe felt foolish. He hung up the phone, stunned.

"I'm somethin'," he told the FBI men. "While I'm here stalling, trying to figure out how to keep my friends out of it, they're all turning the money over to the police and fingering me!"

Joe proceeded to relate his story in as much detail as he could. He hadn't shot

continued on next page

JOEY COYLE

continued from previous page

up with meth for several hours and was beginning to feel the rush of anxiety and confusion of withdrawal. He remembered clearly finding the money, and he remembered certain things that had happened in the rush of nights and days that followed, like visiting Mike DiCriscio's parents' place in New Jersey and stumbling into the wrong house, and spending time with Linda Rutter and driving down to Atlantic City one night with Carl Masi, but when Joe got finished, his story was just a confused jumble with lots of gaps. For instance, as Joe remembered it, he had called Frankie on Sunday, and they had driven up to New York City the same day and spent one night in a hotel.

"That can't be right," one of the FBI men said.

"Why not?" Joe seemed genuinely surprised and disappointed.

"Because if you only spent one night in New York, that means we arrested you Monday."

"Right."

"But this is Wednesday."

"Oh."

WITH SNOW STALLing traffic in and out of Manhattan, it was Thursday afternoon before Detectives Martin Mikstas and Jake Morrison were able to pick up Joe and Frank from lockup and drive them back to Philly. Joe and Frank were glad to be leaving New York even if they were heading back to face the music. They complained to the detectives that they were hungry, so Mikstas steered into an Interstate 95 reststop for something to eat. Between them, Frank and Joe had only $1.20 — exactly one one-hundred-thousandth of the money Joe had found, Morrison noted wryly. So the detectives bought them hamburgers.

"Bet they taste like a million," said Morrison, and they all laughed.

Later, as they exited I-95 at Tasker Street, Mikstas had to slow down and steer around a big box lying on the road.

"Hey, Joe, want to step out and see what's in there?" Mikstas asked.

"F— you," said Joe. "That's what got me here."

EPILOGUE

"The trial of Joey Coyle was long, drawn-out and unnecessary," says Detective Pat Laurenzi, who still works with the Special Investigations Unit at the South Detective Division. "It was nothing more than headline-grabbing by the district attorney.... It's everybody's fantasy.... We all looked like fools when they were finished. Everybody who had a hand in it came out looking bad."

In Pennsylvania, the law says that if you find something of greater value than $250 and make no effort to return it, you are guilty of a third-degree felony and liable to 3½ to seven years' imprisonment and a $15,000 fine. Joe was put on trial nearly a year after his arrest — the delay resulting from a series of legal maneuvers and the time it took to prepare the necessary psychological evaluations for his defense. His lawyer, Harold Kane, argued that Joe had been driven temporarily insane when he discovered the $1.2 million by the side of the road. On the opening day of the trial, Common Pleas Court Judge John J. Chiovero discovered that he had one less alternate juror than needed to begin. He asked Joe whether he had any objections to going ahead.

"No, your honor, I always come up short anyway," said Joe.

Eleven days later, Joe was acquitted of all charges. Four of the female jurors lined up in the hallway outside the court to receive a bow, thanks and a kiss on the hand from the happy defendant.

William Proctor and Ralph Saracino lost their jobs as security guards for Purolator, and in 1983 Purolator was bought out by Loomis Armored Inc. Frank Santos pleaded guilty to a minor charge of helping his friend's effort to keep the money and was sentenced under a program that allowed him to serve out his time on probation without incurring a criminal record. No one else involved in the story was charged with a crime. Joe's mother died on Mother's Day, less than a week after his arrest. His sister Ellen still carries the torn half of a $5 bill Joe gave her the night after he found the money, and Joe still has the flat lump of lead that had been used to seal the two Federal Reserve Bank money bags. Detective Laurenzi has always been bothered by the fact that Purolator's second money tub was never found. Linda Rutter died in November at age 24 of a drug overdose.

Joey Coyle got busted for possession of methamphetamine eight months after his acquittal, the first of three arrests over the last four years on drug-related charges. He was released in late November from Self-Help Movement Inc., a drug-treatment center where he stayed nine months in lieu of a prison sentence. He is working as a longshoreman.

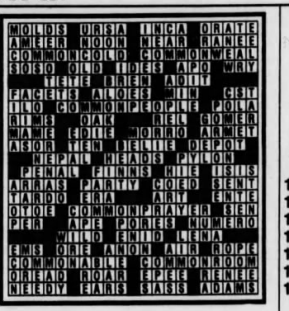
The missing $196,600 has never been found.

"I don't know where it went," says Joe, who has lived drug-free for more than a year, "but nobody believes me. Someday I'm going to come out my front door with a shovel over my shoulder and walk down the street and see how many people start followin' me." □

CROSSWORD

THE DICKENS IT IS!

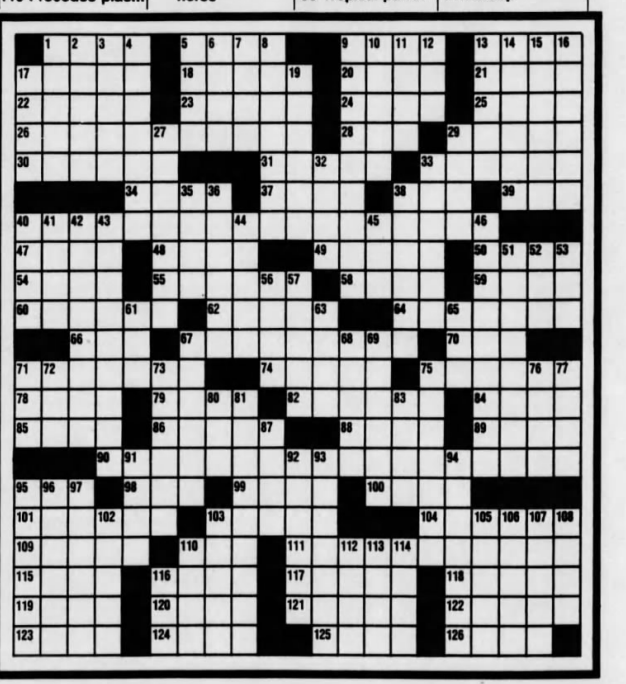
By Jeanne Wilson



SOLUTION TO LAST WEEK'S PUZZLE

ACROSS

1 Towel title
5 Beggars' speech
9 Abstruse
13 Exchange
17 Insertion mark
18 Startle
20 Exile isle
21 Firenze's river
22 — and onions
23 "...the farm, after they've seen —"
24 Cambodia's neighbor
25 Wilander of tennis
26 Rendezvous with Hardy?
28 Hospice
29 Steams
30 Expunge
31 Tendency
33 Beard
34 The — (TV)
37 Queue
38 Mme. or Sra.
39 Time periods: abbr.
40 Magellan's outlook?
47 — Ben Adhem
48 Listen to
49 Short jackets
50 Guinness the actor
54 Legs
55 Live oak
58 Cupid
59 Long river
60 Speechifier
62 Kit items
64 Give a new name to
66 FDR innovation
67 Rough Shakespearean era?
70 Consumed
71 Tracer
74 Of bristles
75 "The Mouse That —"
78 Composer Jacques
79 Urban people
82 Enumerate
84 Tropical tuber
85 "Return of the —"
86 — in the bucket
88 Med. subj.
89 Lab burner
90 Forest crumbs?
95 Attach
98 Part of NATO: abbr.
99 Expensive
100 Guido —, It. painter
101 Lubricate
103 Famous Davis
104 Stellar
109 Auberjonois namesakes
110 Paving stuff
111 Fraternity lodgings?
115 Baseball's Slaughter
116 Delhi dress
117 Baseball family
118 — de Leon
119 Precedes plasm
120 Like — of bricks
121 Giant
122 Choir voices
123 Bandleader Fields
124 Group
125 Actress Thompson
126 Aerie

DOWN

1 Selassie
2 Forage vetch
3 "Superman" Christopher
4 Musical passages
5 Mil. leader
6 Winged
7 Not any to a Yokum
8 Carpenter's horse
9 Outline graphically
10 Antelope
11 Black
12 — de deux
13 Apia's land
14 House-haunter
15 Horn
16 Groups seen in oaters
17 Dummkopf
19 Certain system
27 Labor leader
29 Petty officer
32 Heraldic term
33 — Pointe, Mich.
35 Auxiliary verb
36 Racetrack bet
38 Teenagers
40 Palm starch
41 Skier's aid
42 Wooed
43 Down under
44 Monastery man
45 Peak
46 Made clean
51 Intelligentsia
52 Building wing
53 So-so grade
56 Dozes off
57 Change
61 Grain
63 Location
65 Chin. philosophical ideal
67 Of a wedding
68 Tropical parrot
69 Novelist Wylie
71 JFK successor
72 Mine stuff
73 Card game
75 Eye parts
76 Fish-eating bird
77 "— I say, not..."
80 Numerical prefix
81 Joining with metal
83 Accept
87 Pound for one
91 Soviet news agency
92 Rich guy
93 Garden structure
94 Kitchen utensil
95 Consents
96 Soak
97 Indicate
102 Fabled Greek
103 Nobleman
105 Peter O'—
106 Shorties
107 Br. horse-racing meet
108 Dregs
110 Toodle-oo
112 Jot
113 Campus spot for short
114 Sailor school letters
116 Droop